

FEDERAL DEPOSIT INSURANCE CORPORATION

2017

FDIC National Survey of Unbanked and Underbanked Households

Appendix Tables



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2017

FDIC National Survey of Unbanked and Underbanked Households

OCTOBER 2018

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A.1 Banking Status by Household Characteristics, 2017

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully banked (Percent) | Banked: Underbanked status unknown (Percent) |
|--|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| All | 129,276 | 100.0 | 6.5 | 18.7 | 68.4 | 6.3 |
| Family income | | | | | | |
| Less than \$15,000 | 15,997 | 100.0 | 25.7 | 20.9 | 47.7 | 5.7 |
| \$15,000 to \$30,000 | 19,842 | 100.0 | 12.3 | 22.4 | 58.3 | 7.0 |
| \$30,000 to \$50,000 | 25,610 | 100.0 | 5.1 | 22.8 | 65.4 | 6.8 |
| \$50,000 to \$75,000 | 23,763 | 100.0 | 1.5 | 19.7 | 72.8 | 6.0 |
| At least \$75,000 | 44,064 | 100.0 | 0.6 | 13.3 | 79.9 | 6.2 |
| Education | | | | | | |
| No high school diploma | 12,461 | 100.0 | 22.4 | 24.3 | 46.3 | 7.0 |
| High school diploma | 33,334 | 100.0 | 9.4 | 20.3 | 63.7 | 6.5 |
| Some college | 37,355 | 100.0 | 5.1 | 20.8 | 67.8 | 6.3 |
| College degree | 46,127 | 100.0 | 1.3 | 14.4 | 78.3 | 6.1 |
| Age group | | | | | | |
| 15 to 24 years | 6,625 | 100.0 | 10.0 | 29.3 | 56.5 | 4.2 |
| 25 to 34 years | 20,997 | 100.0 | 8.5 | 23.1 | 62.5 | 5.9 |
| 35 to 44 years | 21,532 | 100.0 | 7.8 | 22.2 | 63.6 | 6.5 |
| 45 to 54 years | 23,277 | 100.0 | 6.9 | 19.3 | 67.1 | 6.7 |
| 55 to 64 years | 24,484 | 100.0 | 5.9 | 17.8 | 70.3 | 6.0 |
| 65 years or more | 32,361 | 100.0 | 3.9 | 11.6 | 77.5 | 7.0 |
| Race/Ethnicity | | | | | | |
| Black | 18,201 | 100.0 | 16.9 | 30.4 | 45.8 | 6.9 |
| Hispanic | 16,655 | 100.0 | 14.0 | 28.9 | 49.7 | 7.4 |
| Asian | 6,792 | 100.0 | 2.5 | 17.5 | 69.2 | 10.8 |
| White | 85,599 | 100.0 | 3.0 | 14.1 | 77.1 | 5.7 |
| Other | 2,030 | 100.0 | 12.8 | 28.0 | 55.8 | 3.3 |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 11,297 | 100.0 | 18.1 | 24.7 | 52.2 | 5.0 |
| Not disabled, age 25 to 64 | 78,993 | 100.0 | 5.7 | 19.9 | 68.0 | 6.4 |
| Not applicable (not age 25 to 64) | 38,985 | 100.0 | 4.9 | 14.6 | 73.9 | 6.5 |
| Monthly income volatility | | | | | | |
| Income was about the same each month | 92,113 | 100.0 | 5.6 | 18.1 | 75.2 | 1.0 |
| Income varied somewhat from month to month | 20,966 | 100.0 | 6.8 | 26.2 | 66.1 | 0.9 |
| Income varied a lot from month to month | 4,992 | 100.0 | 13.2 | 28.2 | 57.9 | 0.7 |
| Unknown | 11,205 | 100.0 | 10.5 | 5.1 | 21.6 | 62.8 |
| Employment status | | | | | | |
| Employed | 79,436 | 100.0 | 4.5 | 20.4 | 68.8 | 6.3 |
| Unemployed | 3,433 | 100.0 | 19.9 | 23.9 | 51.4 | 4.8 |
| Not in labor force | 46,407 | 100.0 | 9.0 | 15.4 | 69.0 | 6.6 |

A.1 Banking Status by Household Characteristics, 2017

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully banked (Percent) | Banked: Underbanked status unknown (Percent) |
|-------------------------------------|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| Homeownership | | | | | | |
| Homeowner | 82,241 | 100.0 | 2.3 | 14.2 | 77.2 | 6.3 |
| Non-homeowner | 47,035 | 100.0 | 14.0 | 26.5 | 53.1 | 6.4 |
| Household type | | | | | | |
| Married couple | 61,138 | 100.0 | 2.5 | 16.9 | 74.3 | 6.3 |
| Unmarried female-headed family | 15,172 | 100.0 | 15.4 | 27.5 | 51.2 | 5.9 |
| Unmarried male-headed family | 6,600 | 100.0 | 9.9 | 25.4 | 58.5 | 6.2 |
| Female individual | 24,262 | 100.0 | 7.6 | 15.7 | 70.0 | 6.6 |
| Male individual | 21,776 | 100.0 | 9.2 | 18.9 | 65.3 | 6.6 |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 110,238 | 100.0 | 5.9 | 17.3 | 71.1 | 5.7 |
| Foreign-born citizen | 10,143 | 100.0 | 4.8 | 23.3 | 60.9 | 11.0 |
| Foreign-born non-citizen | 8,895 | 100.0 | 16.2 | 31.0 | 43.9 | 8.9 |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 124,329 | 100.0 | 5.8 | 18.2 | 69.7 | 6.3 |
| Spanish is only language spoken | 4,947 | 100.0 | 24.4 | 32.2 | 36.0 | 7.4 |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 38,497 | 100.0 | 9.4 | 21.2 | 62.4 | 7.1 |
| Metropolitan area - balance | 55,313 | 100.0 | 4.5 | 17.1 | 71.5 | 6.8 |
| Not in metropolitan area | 17,366 | 100.0 | 7.5 | 18.8 | 69.3 | 4.5 |
| Not identified | 18,100 | 100.0 | 5.6 | 18.3 | 71.1 | 5.1 |
| Geographic region | | | | | | |
| Northeast | 22,776 | 100.0 | 6.0 | 17.9 | 69.0 | 7.2 |
| Midwest | 27,719 | 100.0 | 5.4 | 15.8 | 73.3 | 5.5 |
| South | 49,360 | 100.0 | 7.7 | 21.0 | 65.1 | 6.2 |
| West | 29,420 | 100.0 | 6.0 | 18.2 | 69.1 | 6.7 |

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.2 Distribution of Households by Characteristics and Year, 2013-2017

For all households, column percent

| Characteristics | 2013 | 2015 | 2017 |
|--|---------|---------|---------|
| Number of Households (1000s) | 123,750 | 127,538 | 129,276 |
| Percent of Households | 100.0 | 100.0 | 100.0 |
| Family income (Percent) | | | |
| Less than \$15,000 | 15.4 | 14.1 | 12.4 |
| \$15,000 to \$30,000 | 17.6 | 16.8 | 15.3 |
| \$30,000 to \$50,000 | 19.8 | 19.9 | 19.8 |
| \$50,000 to \$75,000 | 18.2 | 18.0 | 18.4 |
| At least \$75,000 | 29.0 | 31.2 | 34.1 |
| Education (Percent) | | | |
| No high school diploma | 11.2 | 10.8 | 9.6 |
| High school diploma | 27.2 | 26.1 | 25.8 |
| Some college | 29.1 | 29.4 | 28.9 |
| College degree | 32.5 | 33.7 | 35.7 |
| Age group (Percent) | | | |
| 15 to 24 years | 5.0 | 5.2 | 5.1 |
| 25 to 34 years | 16.5 | 16.5 | 16.2 |
| 35 to 44 years | 17.3 | 17.0 | 16.7 |
| 45 to 54 years | 19.8 | 18.6 | 18.0 |
| 55 to 64 years | 18.4 | 18.8 | 18.9 |
| 65 years or more | 22.9 | 23.9 | 25.0 |
| Race/Ethnicity (Percent) | | | |
| Black | 13.6 | 14.1 | 14.1 |
| Hispanic | 12.1 | 12.6 | 12.9 |
| Asian | 4.8 | 4.9 | 5.3 |
| White | 68.1 | 67.0 | 66.2 |
| Other | 1.4 | 1.4 | 1.6 |
| Disability status (Percent) | | | |
| Disabled, age 25 to 64 | 8.8 | 9.0 | 8.7 |
| Not disabled, age 25 to 64 | 63.3 | 61.9 | 61.1 |
| Not applicable (not age 25 to 64) | 28.0 | 29.1 | 30.2 |
| Monthly income volatility (Percent) | | | |
| Income was about the same each month | | 71.8 | 71.3 |
| Income varied somewhat from month to month | | 16.3 | 16.2 |
| Income varied a lot from month to month | | 4.5 | 3.9 |
| Unknown | | 7.3 | 8.7 |
| Employment status (Percent) | | | |
| Employed | 61.1 | 61.3 | 61.4 |
| Unemployed | 4.4 | 3.0 | 2.7 |
| Not in labor force | 34.5 | 35.7 | 35.9 |

A.2 Distribution of Households by Characteristics and Year, 2013-2017

For all households, column percent

| Characteristics | 2013 | 2015 | 2017 |
|---|------|------|------|
| Homeownership (Percent) | | | |
| Homeowner | 64.8 | 63.3 | 63.6 |
| Non-homeowner | 35.2 | 36.7 | 36.4 |
| Household type (Percent) | | | |
| Married couple | 47.8 | 46.7 | 47.3 |
| Unmarried female-headed family | 12.8 | 12.5 | 11.7 |
| Unmarried male-headed family | 5.1 | 4.8 | 5.1 |
| Female individual | 17.9 | 18.4 | 18.8 |
| Male individual | 16.4 | 17.3 | 16.8 |
| Other | 0.1 | 0.2 | 0.3 |
| Nativity (Percent) | | | |
| U.S.-born | 86.0 | 85.2 | 85.3 |
| Foreign-born citizen | 7.5 | 7.6 | 7.8 |
| Foreign-born non-citizen | 6.5 | 7.2 | 6.9 |
| Spanish only language spoken (Percent) | | | |
| Spanish is not only language spoken | 97.9 | 97.8 | 96.2 |
| Spanish is only language spoken | 2.1 | 2.2 | 3.8 |
| Metropolitan status (Percent) | | | |
| Metropolitan area - principal city | 27.9 | 28.6 | 29.8 |
| Metropolitan area - balance | 41.4 | 42.8 | 42.8 |
| Not in metropolitan area | 15.6 | 14.0 | 13.4 |
| Not identified | 15.1 | 14.5 | 14.0 |
| Geographic region (Percent) | | | |
| Northeast | 17.9 | 17.8 | 17.6 |
| Midwest | 22.1 | 21.7 | 21.4 |
| South | 37.8 | 37.9 | 38.2 |
| West | 22.2 | 22.6 | 22.8 |

Monthly income volatility is not available in 2013. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.3 Unbanked Rates by Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 7.7 | 7.0 | 6.5 | (6.2, 6.8) | -0.5* | (-0.9, -0.1) |
| Family income | | | | | | |
| Less than \$15,000 | 27.7 | 25.6 | 25.7 | (24.4, 27.0) | 0.1 | (-1.8, 2.0) |
| \$15,000 to \$30,000 | 11.4 | 11.8 | 12.3 | (11.2, 13.4) | 0.4 | (-0.9, 1.7) |
| \$30,000 to \$50,000 | 5.1 | 5.0 | 5.1 | (4.5, 5.6) | 0.1 | (-0.7, 0.8) |
| \$50,000 to \$75,000 | 1.7 | 1.6 | 1.5 | (1.2, 1.8) | -0.1 | (-0.6, 0.3) |
| At least \$75,000 | 0.5 | 0.5 | 0.6 | (0.4, 0.7) | 0.1 | (-0.1, 0.3) |
| Education | | | | | | |
| No high school diploma | 25.1 | 23.2 | 22.4 | (20.9, 24.0) | -0.8 | (-2.8, 1.2) |
| High school diploma | 10.8 | 9.7 | 9.4 | (8.9, 10.1) | -0.2 | (-1.1, 0.6) |
| Some college | 5.6 | 5.5 | 5.1 | (4.7, 5.6) | -0.4 | (-1.0, 0.3) |
| College degree | 1.1 | 1.1 | 1.3 | (1.1, 1.5) | 0.1 | (-0.2, 0.4) |
| Age group | | | | | | |
| 15 to 24 years | 15.7 | 13.1 | 10.0 | (8.5, 11.7) | -3.1* | (-5.3, -0.8) |
| 25 to 34 years | 12.5 | 10.6 | 8.5 | (7.7, 9.4) | -2.1* | (-3.3, -1.0) |
| 35 to 44 years | 9.0 | 8.9 | 7.8 | (7.1, 8.5) | -1.2* | (-2.1, -0.2) |
| 45 to 54 years | 7.5 | 6.7 | 6.9 | (6.2, 7.6) | 0.2 | (-0.7, 1.1) |
| 55 to 64 years | 5.6 | 5.8 | 5.9 | (5.3, 6.6) | 0.1 | (-0.7, 0.9) |
| 65 years or more | 3.5 | 3.1 | 3.9 | (3.5, 4.3) | 0.8* | (0.2, 1.4) |
| Race/Ethnicity | | | | | | |
| Black | 20.6 | 18.2 | 16.9 | (15.7, 18.1) | -1.3 | (-3.0, 0.4) |
| Hispanic | 17.9 | 16.2 | 14.0 | (12.8, 15.2) | -2.3* | (-4.0, -0.6) |
| Asian | 2.2 | 4.0 | 2.5 | (1.8, 3.5) | -1.5* | (-2.9, -0.1) |
| White | 3.6 | 3.1 | 3.0 | (2.8, 3.3) | -0.1 | (-0.4, 0.3) |
| Other | 15.0 | 11.1 | 12.8 | (10.7, 15.3) | 1.7 | (-1.4, 4.8) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 18.4 | 17.6 | 18.1 | (16.7, 19.5) | 0.5 | (-1.4, 2.4) |
| Not disabled, age 25 to 64 | 7.2 | 6.5 | 5.7 | (5.3, 6.0) | -0.8* | (-1.4, -0.3) |
| Not applicable (not age 25 to 64) | 5.7 | 4.9 | 4.9 | (4.5, 5.4) | 0.0 | (-0.6, 0.7) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 5.7 | 5.6 | (5.3, 6.0) | -0.1 | (-0.5, 0.3) |
| Income varied somewhat from month to month | | 8.7 | 6.8 | (6.1, 7.5) | -1.9* | (-3.0, -0.9) |
| Income varied a lot from month to month | | 12.9 | 13.2 | (11.4, 15.1) | 0.3 | (-2.4, 3.0) |
| Unknown | | 12.7 | 10.5 | (9.4, 11.6) | -2.3* | (-4.2, -0.4) |
| Employment status | | | | | | |
| Employed | 5.4 | 5.0 | 4.5 | (4.2, 4.8) | -0.5* | (-0.9, 0.0) |
| Unemployed | 23.0 | 23.0 | 19.9 | (17.1, 23.0) | -3.1 | (-7.3, 1.1) |
| Not in labor force | 9.9 | 9.2 | 9.0 | (8.5, 9.5) | -0.2 | (-1.0, 0.5) |

A.3 Unbanked Rates by Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| Homeownership | | | | | | |
| Homeowner | 2.6 | 2.3 | 2.3 | (2.1, 2.5) | 0.0 | (-0.4, 0.3) |
| Non-homeowner | 17.3 | 15.2 | 14.0 | (13.3, 14.6) | -1.2* | (-2.1, -0.3) |
| Household type | | | | | | |
| Married couple | 3.4 | 3.3 | 2.5 | (2.3, 2.8) | -0.8* | (-1.2, -0.4) |
| Unmarried female-headed family | 18.4 | 16.2 | 15.4 | (14.4, 16.5) | -0.8 | (-2.4, 0.9) |
| Unmarried male-headed family | 13.2 | 9.8 | 9.9 | (8.4, 11.6) | 0.0 | (-2.2, 2.2) |
| Female individual | 7.4 | 6.8 | 7.6 | (7.0, 8.2) | 0.8 | (-0.1, 1.6) |
| Male individual | 10.7 | 9.8 | 9.2 | (8.5, 9.9) | -0.7 | (-1.6, 0.3) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 6.9 | 6.1 | 5.9 | (5.6, 6.2) | -0.2 | (-0.6, 0.2) |
| Foreign-born citizen | 4.7 | 4.6 | 4.8 | (4.0, 5.8) | 0.2 | (-1.2, 1.6) |
| Foreign-born non-citizen | 22.7 | 20.3 | 16.2 | (14.7, 17.8) | -4.0* | (-6.5, -1.6) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 7.1 | 6.5 | 5.8 | (5.5, 6.1) | -0.7* | (-1.0, -0.3) |
| Spanish is only language spoken | 34.9 | 31.0 | 24.4 | (21.6, 27.5) | -6.6* | (-11.2, -1.9) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 11.4 | 10.3 | 9.4 | (8.7, 10.0) | -0.9 | (-1.8, 0.0) |
| Metropolitan area - balance | 5.5 | 5.2 | 4.5 | (4.2, 4.9) | -0.7* | (-1.2, -0.1) |
| Not in metropolitan area | 8.5 | 7.6 | 7.5 | (6.7, 8.4) | -0.1 | (-1.2, 0.9) |
| Not identified | 6.4 | 5.4 | 5.6 | (4.9, 6.3) | 0.2 | (-0.6, 1.0) |
| Geographic region | | | | | | |
| Northeast | 6.8 | 6.3 | 6.0 | (5.3, 6.7) | -0.4 | (-1.4, 0.6) |
| Midwest | 6.4 | 5.7 | 5.4 | (4.9, 6.0) | -0.3 | (-1.0, 0.4) |
| South | 9.2 | 8.7 | 7.7 | (7.2, 8.3) | -1.0* | (-1.8, -0.3) |
| West | 7.4 | 5.9 | 6.0 | (5.4, 6.6) | 0.0 | (-0.7, 0.8) |

Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.4 Underbanked Rates by Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 20.0 | 19.9 | 18.7 | (18.3, 19.1) | -1.2* | (-1.8, -0.6) |
| Family income | | | | | | |
| Less than \$15,000 | 22.4 | 24.3 | 20.9 | (19.8, 22.1) | -3.4* | (-5.1, -1.7) |
| \$15,000 to \$30,000 | 25.0 | 23.6 | 22.4 | (21.3, 23.6) | -1.2 | (-2.7, 0.4) |
| \$30,000 to \$50,000 | 23.3 | 23.7 | 22.8 | (21.8, 23.9) | -0.9 | (-2.3, 0.4) |
| \$50,000 to \$75,000 | 19.8 | 20.2 | 19.7 | (18.7, 20.7) | -0.5 | (-2.0, 0.9) |
| At least \$75,000 | 13.6 | 13.4 | 13.3 | (12.8, 13.8) | -0.1 | (-0.8, 0.7) |
| Education | | | | | | |
| No high school diploma | 24.1 | 25.9 | 24.3 | (22.9, 25.7) | -1.6 | (-3.4, 0.1) |
| High school diploma | 21.9 | 22.2 | 20.3 | (19.5, 21.2) | -1.8* | (-3.1, -0.6) |
| Some college | 23.0 | 22.0 | 20.8 | (20.0, 21.6) | -1.2* | (-2.4, -0.1) |
| College degree | 14.3 | 14.5 | 14.4 | (13.7, 15.0) | -0.1 | (-1.0, 0.7) |
| Age group | | | | | | |
| 15 to 24 years | 30.8 | 29.4 | 29.3 | (27.0, 31.7) | -0.1 | (-3.5, 3.3) |
| 25 to 34 years | 24.7 | 24.5 | 23.1 | (22.1, 24.3) | -1.4 | (-2.9, 0.2) |
| 35 to 44 years | 23.8 | 22.7 | 22.2 | (21.2, 23.2) | -0.5 | (-1.9, 1.0) |
| 45 to 54 years | 21.9 | 21.1 | 19.3 | (18.3, 20.3) | -1.8* | (-3.2, -0.4) |
| 55 to 64 years | 17.7 | 18.5 | 17.8 | (16.8, 18.8) | -0.8 | (-2.1, 0.5) |
| 65 years or more | 11.6 | 13.0 | 11.6 | (11.0, 12.3) | -1.4* | (-2.3, -0.4) |
| Race/Ethnicity | | | | | | |
| Black | 33.2 | 31.1 | 30.4 | (29.1, 31.8) | -0.7 | (-2.7, 1.3) |
| Hispanic | 28.6 | 29.3 | 28.9 | (27.7, 30.2) | -0.3 | (-2.2, 1.6) |
| Asian | 17.7 | 21.0 | 17.5 | (15.6, 19.6) | -3.5* | (-6.5, -0.4) |
| White | 15.9 | 15.6 | 14.1 | (13.7, 14.5) | -1.5* | (-2.1, -0.9) |
| Other | 25.3 | 27.5 | 28.0 | (24.4, 32.0) | 0.5 | (-4.4, 5.4) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 28.1 | 28.4 | 24.7 | (23.3, 26.2) | -3.7* | (-5.7, -1.7) |
| Not disabled, age 25 to 64 | 21.1 | 20.6 | 19.9 | (19.3, 20.4) | -0.7 | (-1.5, 0.0) |
| Not applicable (not age 25 to 64) | 15.1 | 15.9 | 14.6 | (14.0, 15.3) | -1.3* | (-2.3, -0.3) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 19.1 | 18.1 | (17.7, 18.6) | -1.0* | (-1.6, -0.3) |
| Income varied somewhat from month to month | | 26.6 | 26.2 | (25.0, 27.4) | -0.5 | (-2.1, 1.2) |
| Income varied a lot from month to month | | 30.9 | 28.2 | (26.1, 30.5) | -2.7 | (-5.9, 0.6) |
| Unknown | | 6.3 | 5.1 | (4.3, 6.0) | -1.3 | (-2.5, 0.0) |
| Employment status | | | | | | |
| Employed | 21.7 | 21.4 | 20.4 | (19.9, 20.9) | -1.0* | (-1.8, -0.2) |
| Unemployed | 25.3 | 24.8 | 23.9 | (21.3, 26.7) | -0.9 | (-4.5, 2.7) |
| Not in labor force | 16.3 | 17.1 | 15.4 | (14.8, 16.0) | -1.6* | (-2.6, -0.7) |

A.4 Underbanked Rates by Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| Homeownership | | | | | | |
| Homeowner | 15.5 | 15.4 | 14.2 | (13.8, 14.7) | -1.2* | (-1.8, -0.5) |
| Non-homeowner | 28.2 | 27.7 | 26.5 | (25.6, 27.4) | -1.2 | (-2.4, 0.0) |
| Household type | | | | | | |
| Married couple | 17.7 | 17.6 | 16.9 | (16.4, 17.4) | -0.6 | (-1.4, 0.2) |
| Unmarried female-headed family | 29.2 | 29.1 | 27.5 | (26.1, 29.0) | -1.6 | (-3.4, 0.3) |
| Unmarried male-headed family | 28.3 | 27.0 | 25.4 | (23.4, 27.5) | -1.6 | (-4.3, 1.0) |
| Female individual | 17.2 | 18.1 | 15.7 | (14.8, 16.7) | -2.4* | (-3.6, -1.1) |
| Male individual | 20.0 | 19.6 | 18.9 | (17.8, 20.0) | -0.7 | (-2.2, 0.8) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 19.1 | 18.4 | 17.3 | (16.9, 17.7) | -1.1* | (-1.7, -0.5) |
| Foreign-born citizen | 24.0 | 25.6 | 23.3 | (21.6, 25.1) | -2.4 | (-4.8, 0.1) |
| Foreign-born non-citizen | 28.0 | 32.5 | 31.0 | (29.1, 33.0) | -1.4 | (-4.3, 1.4) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 19.9 | 19.7 | 18.2 | (17.7, 18.6) | -1.6* | (-2.1, -1.0) |
| Spanish is only language spoken | 23.7 | 29.1 | 32.2 | (29.3, 35.2) | 3.0 | (-1.2, 7.3) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 22.3 | 23.2 | 21.2 | (20.3, 22.1) | -2.0* | (-3.3, -0.7) |
| Metropolitan area - balance | 17.8 | 17.5 | 17.1 | (16.5, 17.7) | -0.4 | (-1.4, 0.5) |
| Not in metropolitan area | 21.0 | 21.4 | 18.8 | (17.7, 19.9) | -2.7* | (-4.4, -0.9) |
| Not identified | 20.8 | 19.2 | 18.3 | (17.1, 19.5) | -0.9 | (-2.4, 0.6) |
| Geographic region | | | | | | |
| Northeast | 19.3 | 19.3 | 17.9 | (16.9, 18.8) | -1.4* | (-2.8, -0.1) |
| Midwest | 16.9 | 17.5 | 15.8 | (15.0, 16.6) | -1.7* | (-2.9, -0.6) |
| South | 23.5 | 21.6 | 21.0 | (20.3, 21.8) | -0.6 | (-1.6, 0.4) |
| West | 17.6 | 19.9 | 18.2 | (17.4, 19.1) | -1.7* | (-2.9, -0.5) |

Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.5 Fully Banked Rates by Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|--|
| All | 67.0 | 68.0 | 68.4 | (67.9, 68.9) | 0.4 | (-0.3, 1.1) |
| Family income | | | | | | |
| Less than \$15,000 | 45.2 | 45.1 | 47.7 | (46.1, 49.2) | 2.6* | (0.4, 4.7) |
| \$15,000 to \$30,000 | 57.9 | 59.5 | 58.3 | (57.0, 59.7) | -1.1 | (-2.9, 0.6) |
| \$30,000 to \$50,000 | 65.7 | 66.2 | 65.4 | (64.1, 66.6) | -0.8 | (-2.4, 0.8) |
| \$50,000 to \$75,000 | 73.2 | 73.0 | 72.8 | (71.8, 73.8) | -0.2 | (-1.8, 1.4) |
| At least \$75,000 | 81.0 | 81.3 | 79.9 | (79.2, 80.6) | -1.3* | (-2.3, -0.4) |
| Education | | | | | | |
| No high school diploma | 46.3 | 46.4 | 46.3 | (44.6, 47.9) | -0.1 | (-2.4, 2.2) |
| High school diploma | 61.7 | 62.9 | 63.7 | (62.8, 64.7) | 0.8 | (-0.6, 2.3) |
| Some college | 66.2 | 67.7 | 67.8 | (66.9, 68.7) | 0.1 | (-1.3, 1.4) |
| College degree | 79.3 | 79.1 | 78.3 | (77.6, 79.1) | -0.8 | (-1.8, 0.2) |
| Age group | | | | | | |
| 15 to 24 years | 48.8 | 52.1 | 56.5 | (54.2, 58.9) | 4.5* | (1.1, 7.9) |
| 25 to 34 years | 58.3 | 60.8 | 62.5 | (61.2, 63.7) | 1.6 | (-0.3, 3.6) |
| 35 to 44 years | 62.5 | 63.1 | 63.6 | (62.5, 64.6) | 0.5 | (-1.2, 2.1) |
| 45 to 54 years | 65.4 | 67.5 | 67.1 | (65.9, 68.4) | -0.3 | (-2.0, 1.4) |
| 55 to 64 years | 71.7 | 70.9 | 70.3 | (69.1, 71.4) | -0.6 | (-2.0, 0.9) |
| 65 years or more | 78.2 | 78.1 | 77.5 | (76.7, 78.3) | -0.6 | (-1.8, 0.6) |
| Race/Ethnicity | | | | | | |
| Black | 40.0 | 45.5 | 45.8 | (44.2, 47.4) | 0.3 | (-2.0, 2.6) |
| Hispanic | 48.4 | 48.9 | 49.7 | (48.0, 51.4) | 0.8 | (-1.5, 3.0) |
| Asian | 73.4 | 67.2 | 69.2 | (66.8, 71.5) | 2.0 | (-1.4, 5.5) |
| White | 75.4 | 76.6 | 77.1 | (76.6, 77.6) | 0.5 | (-0.2, 1.2) |
| Other | 55.2 | 56.7 | 55.8 | (51.4, 60.2) | -0.9 | (-6.4, 4.7) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 49.0 | 49.7 | 52.2 | (50.3, 54.1) | 2.5 | (-0.1, 5.1) |
| Not disabled, age 25 to 64 | 66.8 | 68.1 | 68.0 | (67.4, 68.7) | -0.1 | (-1.0, 0.8) |
| Not applicable (not age 25 to 64) | 72.9 | 73.4 | 73.9 | (73.1, 74.7) | 0.5 | (-0.7, 1.7) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 74.4 | 75.2 | (74.7, 75.7) | 0.8* | (0.1, 1.5) |
| Income varied somewhat from month to month | | 64.0 | 66.1 | (64.7, 67.6) | 2.1* | (0.3, 3.9) |
| Income varied a lot from month to month | | 55.2 | 57.9 | (55.3, 60.4) | 2.7 | (-1.0, 6.3) |
| Unknown | | 22.2 | 21.6 | (20.3, 23.0) | -0.5 | (-2.6, 1.5) |
| Employment status | | | | | | |
| Employed | 67.8 | 68.7 | 68.8 | (68.2, 69.5) | 0.1 | (-0.8, 1.1) |
| Unemployed | 47.8 | 48.6 | 51.4 | (47.9, 54.9) | 2.8 | (-1.6, 7.2) |
| Not in labor force | 67.9 | 68.5 | 69.0 | (68.2, 69.8) | 0.5 | (-0.6, 1.7) |

A.5 Fully Banked Rates by Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|--|
| Homeownership | | | | | | |
| Homeowner | 76.7 | 77.4 | 77.2 | (76.6, 77.7) | -0.2 | (-1.0, 0.6) |
| Non-homeowner | 49.2 | 51.8 | 53.1 | (52.2, 54.1) | 1.3 | (0.0, 2.7) |
| Household type | | | | | | |
| Married couple | 73.9 | 74.4 | 74.3 | (73.6, 74.9) | -0.2 | (-1.1, 0.8) |
| Unmarried female-headed family | 47.5 | 49.6 | 51.2 | (49.7, 52.6) | 1.5 | (-0.5, 3.6) |
| Unmarried male-headed family | 53.7 | 57.3 | 58.5 | (56.0, 61.0) | 1.2 | (-2.0, 4.5) |
| Female individual | 69.4 | 69.5 | 70.0 | (68.8, 71.2) | 0.5 | (-1.1, 2.0) |
| Male individual | 63.7 | 65.5 | 65.3 | (64.0, 66.6) | -0.3 | (-2.0, 1.5) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 69.0 | 70.7 | 71.1 | (70.6, 71.6) | 0.4 | (-0.3, 1.1) |
| Foreign-born citizen | 64.6 | 62.9 | 60.9 | (58.8, 62.9) | -2.0 | (-5.0, 1.0) |
| Foreign-born non-citizen | 43.9 | 41.2 | 43.9 | (41.8, 45.9) | 2.7 | (-0.3, 5.7) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 67.6 | 68.8 | 69.7 | (69.2, 70.2) | 0.9* | (0.2, 1.6) |
| Spanish is only language spoken | 38.1 | 33.9 | 36.0 | (32.8, 39.4) | 2.1 | (-2.6, 6.9) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 60.8 | 60.8 | 62.4 | (61.3, 63.4) | 1.5* | (0.0, 3.0) |
| Metropolitan area - balance | 71.1 | 72.0 | 71.5 | (70.7, 72.3) | -0.4 | (-1.5, 0.7) |
| Not in metropolitan area | 66.1 | 67.3 | 69.3 | (68.0, 70.5) | 1.9 | (0.0, 3.9) |
| Not identified | 68.1 | 71.2 | 71.1 | (69.5, 72.6) | -0.1 | (-2.0, 1.7) |
| Geographic region | | | | | | |
| Northeast | 68.4 | 67.9 | 69.0 | (67.8, 70.1) | 1.1 | (-0.6, 2.7) |
| Midwest | 71.4 | 72.5 | 73.3 | (72.1, 74.4) | 0.8 | (-0.6, 2.3) |
| South | 62.1 | 65.0 | 65.1 | (64.2, 66.0) | 0.1 | (-1.1, 1.3) |
| West | 69.6 | 68.9 | 69.1 | (68.0, 70.1) | 0.2 | (-1.3, 1.7) |

Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.6 Monthly Income Volatility by Level of Income, 2017

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Income was about the same each month (Percent) | Income varied somewhat from month to month (Percent) | Income varied a lot from month to month (Percent) | Unknown (Percent) |
|----------------------|------------------------------|-----------------------|--|--|---|-------------------|
| All | 129,276 | 100.0 | 71.3 | 16.2 | 3.9 | 8.7 |
| Family income | | | | | | |
| Less than \$15,000 | 15,997 | 100.0 | 70.6 | 12.5 | 5.8 | 11.0 |
| \$15,000 to \$30,000 | 19,842 | 100.0 | 70.2 | 15.7 | 4.1 | 10.1 |
| \$30,000 to \$50,000 | 25,610 | 100.0 | 70.6 | 16.8 | 3.8 | 8.8 |
| \$50,000 to \$75,000 | 23,763 | 100.0 | 71.4 | 17.7 | 3.3 | 7.6 |
| At least \$75,000 | 44,064 | 100.0 | 72.3 | 16.7 | 3.4 | 7.7 |

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.7 Banking Status by State, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully banked (Percent) | Banked: Underbanked status unknown (Percent) |
|--------------|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| All | 129,276 | 100.0 | 6.5 | 18.7 | 68.4 | 6.3 |
| State | | | | | | |
| AL | 2,064 | 100.0 | 8.7 | 22.3 | 63.3 | 5.7 |
| AK | 275 | 100.0 | 2.6 | 21.8 | 71.8 | 3.8 |
| AZ | 2,629 | 100.0 | 5.4 | 18.7 | 69.7 | 6.2 |
| AR | 1,206 | 100.0 | 7.5 | 19.0 | 70.0 | 3.6 |
| CA | 14,756 | 100.0 | 7.4 | 17.6 | 67.4 | 7.5 |
| CO | 2,197 | 100.0 | 4.2 | 17.3 | 70.9 | 7.6 |
| CT | 1,493 | 100.0 | 5.5 | 15.3 | 68.5 | 10.6 |
| DE | 398 | 100.0 | 5.9 | 15.0 | 69.8 | 9.3 |
| DC | 342 | 100.0 | 8.0 | 21.2 | 62.6 | 8.2 |
| FL | 8,912 | 100.0 | 6.0 | 18.3 | 66.0 | 9.7 |
| GA | 4,057 | 100.0 | 10.6 | 24.1 | 60.0 | 5.2 |
| HI | 524 | 100.0 | 4.0 | 15.0 | 74.9 | 6.0 |
| ID | 655 | 100.0 | 2.3 | 17.9 | 75.4 | 4.4 |
| IL | 4,993 | 100.0 | 7.0 | 15.3 | 72.0 | 5.7 |
| IN | 2,633 | 100.0 | 4.4 | 18.8 | 73.8 | 3.0 |
| IA | 1,377 | 100.0 | 3.0 | 13.5 | 72.6 | 10.9 |
| KS | 1,181 | 100.0 | 7.2 | 20.0 | 69.2 | 3.6 |
| KY | 1,851 | 100.0 | 7.2 | 19.6 | 70.0 | 3.2 |
| LA | 1,977 | 100.0 | 14.8 | 21.4 | 60.0 | 3.8 |
| ME | 558 | 100.0 | 4.0 | 18.8 | 71.0 | 6.2 |
| MD | 2,321 | 100.0 | 2.5 | 19.7 | 69.8 | 7.9 |
| MA | 2,668 | 100.0 | 2.6 | 18.0 | 69.8 | 9.5 |
| MI | 4,215 | 100.0 | 5.6 | 15.2 | 71.3 | 7.8 |

A.7 Banking Status by State, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully banked (Percent) | Banked: Underbanked status unknown (Percent) |
|-----------|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| MN | 2,343 | 100.0 | 1.5 | 12.5 | 82.9 | 3.1 |
| MS | 1,206 | 100.0 | 15.8 | 22.5 | 57.4 | 4.2 |
| MO | 2,501 | 100.0 | 6.3 | 16.8 | 70.9 | 6.0 |
| MT | 445 | 100.0 | 4.3 | 16.1 | 74.6 | 5.0 |
| NE | 776 | 100.0 | 2.8 | 18.8 | 74.2 | 4.2 |
| NV | 1,170 | 100.0 | 6.1 | 25.1 | 60.4 | 8.4 |
| NH | 548 | 100.0 | 3.4 | 13.1 | 76.5 | 7.0 |
| NJ | 3,494 | 100.0 | 5.0 | 19.6 | 68.1 | 7.2 |
| NM | 866 | 100.0 | 11.4 | 22.2 | 63.0 | 3.4 |
| NY | 8,128 | 100.0 | 8.7 | 17.2 | 66.1 | 8.0 |
| NC | 4,244 | 100.0 | 5.8 | 18.4 | 69.3 | 6.5 |
| ND | 333 | 100.0 | 6.3 | 16.7 | 74.0 | 2.9 |
| OH | 4,680 | 100.0 | 7.0 | 17.4 | 69.7 | 5.8 |
| OK | 1,582 | 100.0 | 7.3 | 21.7 | 67.2 | 3.8 |
| OR | 1,671 | 100.0 | 4.2 | 20.1 | 69.3 | 6.4 |
| PA | 5,159 | 100.0 | 4.7 | 19.3 | 72.0 | 3.9 |
| RI | 464 | 100.0 | 6.5 | 15.7 | 70.0 | 7.8 |
| SC | 2,021 | 100.0 | 6.7 | 19.4 | 71.0 | 2.9 |
| SD | 348 | 100.0 | 8.1 | 14.7 | 71.7 | 5.4 |
| TN | 2,693 | 100.0 | 7.5 | 21.2 | 64.9 | 6.4 |
| TX | 10,438 | 100.0 | 9.5 | 24.2 | 60.5 | 5.8 |
| UT | 1,049 | 100.0 | 2.5 | 16.1 | 76.6 | 4.8 |
| VT | 265 | 100.0 | 1.5 | 11.6 | 81.9 | 5.0 |
| VA | 3,277 | 100.0 | 3.0 | 20.6 | 71.3 | 5.1 |
| WA | 2,939 | 100.0 | 3.1 | 17.6 | 74.2 | 5.2 |
| WV | 771 | 100.0 | 7.8 | 18.5 | 67.0 | 6.7 |
| WI | 2,338 | 100.0 | 3.4 | 11.6 | 81.7 | 3.3 |
| WY | 244 | 100.0 | 4.8 | 21.5 | 70.0 | 3.7 |

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.8 Unbanked Rates by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 7.7 | 7.0 | 6.5 | (6.2, 6.8) | -0.5* | (-0.9, -0.1) |
| State | | | | | | |
| AL | 9.2 | 12.5 | 8.7 | (6.8, 11.2) | -3.7* | (-7.1, -0.3) |
| AK | 1.9 | 3.5 | 2.6 | (1.3, 5.0) | -0.9 | (-3.8, 1.9) |
| AZ | 12.8 | 8.5 | 5.4 | (3.8, 7.7) | -3.1* | (-6.2, -0.1) |
| AR | 12.3 | 9.7 | 7.5 | (5.7, 9.7) | -2.2 | (-4.9, 0.5) |
| CA | 8.0 | 6.2 | 7.4 | (6.5, 8.4) | 1.2 | (0.0, 2.4) |
| CO | 6.4 | 4.4 | 4.2 | (2.6, 6.6) | -0.2 | (-4.1, 3.7) |
| CT | 5.6 | 6.2 | 5.5 | (3.8, 8.0) | -0.7 | (-3.9, 2.6) |
| DE | 6.1 | 4.8 | 5.9 | (3.8, 9.1) | 1.2 | (-2.5, 4.8) |
| DC | 11.8 | 10.8 | 8.0 | (6.1, 10.5) | -2.8 | (-5.7, 0.0) |
| FL | 6.2 | 5.9 | 6.0 | (5.0, 7.3) | 0.1 | (-1.6, 1.8) |
| GA | 10.9 | 11.9 | 10.6 | (8.7, 13.0) | -1.2 | (-4.1, 1.7) |
| HI | 3.8 | 2.4 | 4.0 | (2.6, 6.1) | 1.6 | (-0.5, 3.7) |
| ID | 5.4 | 3.6 | 2.3 | (1.2, 4.4) | -1.2 | (-3.2, 0.8) |
| IL | 7.4 | 7.1 | 7.0 | (5.6, 8.6) | -0.2 | (-2.2, 1.8) |
| IN | 7.2 | 4.8 | 4.4 | (3.2, 6.2) | -0.3 | (-2.6, 2.0) |
| IA | 4.5 | 4.2 | 3.0 | (1.8, 4.9) | -1.2 | (-3.5, 1.0) |
| KS | 6.0 | 7.6 | 7.2 | (5.1, 10.1) | -0.4 | (-3.0, 2.2) |
| KY | 9.7 | 9.0 | 7.2 | (5.8, 8.9) | -1.8 | (-5.0, 1.5) |
| LA | 13.9 | 14.0 | 14.8 | (12.5, 17.5) | 0.8 | (-3.2, 4.8) |
| ME | 2.4 | 2.3 | 4.0 | (2.2, 7.3) | 1.7 | (-0.8, 4.2) |
| MD | 4.8 | 4.8 | 2.5 | (1.4, 4.5) | -2.3 | (-4.7, 0.1) |
| MA | 5.8 | 5.7 | 2.6 | (1.8, 3.9) | -3.1* | (-5.1, -1.1) |
| MI | 5.7 | 6.0 | 5.6 | (4.3, 7.3) | -0.4 | (-2.5, 1.7) |
| MN | 3.6 | 3.4 | 1.5 | (0.7, 3.1) | -1.9* | (-3.6, -0.2) |
| MS | 14.5 | 12.6 | 15.8 | (13.7, 18.2) | 3.3 | (-0.1, 6.6) |
| MO | 8.9 | 8.5 | 6.3 | (4.8, 8.2) | -2.2 | (-4.9, 0.4) |
| MT | 6.6 | 4.0 | 4.3 | (3.1, 6.1) | 0.3 | (-1.5, 2.1) |
| NE | 5.7 | 5.1 | 2.8 | (1.3, 6.1) | -2.2 | (-5.5, 1.0) |
| NV | 7.9 | 8.9 | 6.1 | (4.4, 8.3) | -2.9 | (-6.0, 0.3) |
| NH | 2.9 | 1.8 | 3.4 | (2.1, 5.6) | 1.6 | (-0.4, 3.5) |
| NJ | 8.2 | 7.4 | 5.0 | (3.5, 7.2) | -2.3 | (-4.9, 0.2) |
| NM | 10.9 | 9.4 | 11.4 | (8.3, 15.4) | 1.9 | (-1.8, 5.7) |
| NY | 8.5 | 8.0 | 8.7 | (7.4, 10.2) | 0.7 | (-1.1, 2.6) |
| NC | 8.4 | 7.7 | 5.8 | (4.3, 7.7) | -1.9 | (-4.1, 0.2) |
| ND | 2.8 | 3.0 | 6.3 | (4.1, 9.8) | 3.3* | (0.2, 6.4) |
| OH | 7.2 | 5.8 | 7.0 | (5.7, 8.7) | 1.2 | (-1.0, 3.4) |
| OK | 10.9 | 11.0 | 7.3 | (5.7, 9.3) | -3.7* | (-6.5, -0.8) |

A.8 Unbanked Rates by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-----------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| OR | 4.5 | 5.1 | 4.2 | (3.0, 5.8) | -0.9 | (-3.0, 1.2) |
| PA | 5.2 | 4.7 | 4.7 | (3.3, 6.6) | 0.0 | (-2.2, 2.2) |
| RI | 6.2 | 5.0 | 6.5 | (4.2, 9.9) | 1.5 | (-2.0, 5.0) |
| SC | 10.5 | 8.9 | 6.7 | (4.8, 9.4) | -2.2 | (-5.3, 0.9) |
| SD | 4.2 | 4.2 | 8.1 | (5.2, 12.6) | 3.9* | (0.2, 7.7) |
| TN | 9.7 | 10.8 | 7.5 | (5.6, 9.9) | -3.3* | (-6.1, -0.5) |
| TX | 10.4 | 9.4 | 9.5 | (8.4, 10.7) | 0.2 | (-1.5, 1.8) |
| UT | 3.3 | 3.9 | 2.5 | (1.5, 4.3) | -1.4 | (-3.4, 0.6) |
| VT | 3.1 | 1.5 | 1.5 | (0.8, 2.8) | -0.1 | (-1.4, 1.3) |
| VA | 6.5 | 4.6 | 3.0 | (1.7, 5.2) | -1.6 | (-4.0, 0.8) |
| WA | 4.1 | 4.1 | 3.1 | (2.0, 4.8) | -1.0 | (-2.9, 0.9) |
| WV | 11.0 | 8.0 | 7.8 | (6.0, 10.2) | -0.2 | (-3.1, 2.8) |
| WI | 4.8 | 3.4 | 3.4 | (2.1, 5.5) | 0.0 | (-2.0, 1.9) |
| WY | 5.6 | 2.4 | 4.8 | (3.4, 6.7) | 2.4* | (0.4, 4.3) |

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.9 Underbanked Rates by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 20.0 | 19.9 | 18.7 | (18.3, 19.1) | -1.2* | (-1.8, -0.6) |
| State | | | | | | |
| AL | 26.4 | 23.9 | 22.3 | (19.7, 25.0) | -1.6 | (-5.2, 2.0) |
| AK | 19.3 | 26.1 | 21.8 | (18.5, 25.6) | -4.3 | (-11.6, 3.0) |
| AZ | 17.6 | 18.5 | 18.7 | (15.5, 22.6) | 0.2 | (-4.0, 4.4) |
| AR | 25.7 | 22.6 | 19.0 | (16.2, 22.1) | -3.7 | (-7.8, 0.4) |
| CA | 17.0 | 19.1 | 17.6 | (16.3, 19.0) | -1.4 | (-3.4, 0.5) |
| CO | 17.3 | 19.1 | 17.3 | (14.4, 20.6) | -1.8 | (-6.2, 2.5) |
| CT | 14.4 | 14.8 | 15.3 | (12.3, 19.0) | 0.5 | (-3.7, 4.8) |
| DE | 18.5 | 15.4 | 15.0 | (11.9, 18.7) | -0.5 | (-5.5, 4.6) |
| DC | 24.8 | 25.4 | 21.2 | (18.5, 24.2) | -4.2 | (-8.4, 0.1) |
| FL | 19.1 | 17.7 | 18.3 | (16.6, 20.2) | 0.7 | (-1.8, 3.1) |
| GA | 26.9 | 24.6 | 24.1 | (21.3, 27.1) | -0.4 | (-4.8, 3.9) |
| HI | 19.7 | 17.4 | 15.0 | (12.0, 18.6) | -2.4 | (-6.8, 2.0) |
| ID | 19.0 | 23.1 | 17.9 | (15.2, 21.1) | -5.2* | (-9.4, -1.0) |
| IL | 14.6 | 14.3 | 15.3 | (13.4, 17.5) | 1.0 | (-1.5, 3.6) |
| IN | 17.6 | 18.2 | 18.8 | (15.5, 22.5) | 0.5 | (-4.3, 5.4) |
| IA | 14.4 | 18.2 | 13.5 | (10.0, 18.0) | -4.7* | (-9.3, -0.2) |
| KS | 22.9 | 18.3 | 20.0 | (15.4, 25.4) | 1.7 | (-4.1, 7.4) |
| KY | 23.5 | 18.2 | 19.6 | (16.9, 22.7) | 1.4 | (-3.5, 6.3) |
| LA | 24.5 | 23.8 | 21.4 | (19.2, 23.7) | -2.4 | (-6.2, 1.4) |
| ME | 19.2 | 17.1 | 18.8 | (15.5, 22.7) | 1.7 | (-2.9, 6.3) |
| MD | 23.9 | 22.4 | 19.7 | (16.6, 23.2) | -2.7 | (-7.0, 1.6) |
| MA | 17.2 | 16.0 | 18.0 | (15.6, 20.7) | 2.0 | (-1.7, 5.7) |
| MI | 18.1 | 19.8 | 15.2 | (13.0, 17.8) | -4.5* | (-8.6, -0.4) |
| MN | 12.3 | 14.3 | 12.5 | (9.9, 15.5) | -1.8 | (-6.8, 3.1) |
| MS | 32.8 | 25.5 | 22.5 | (19.2, 26.1) | -3.0 | (-7.9, 1.8) |
| MO | 20.4 | 22.3 | 16.8 | (14.3, 19.8) | -5.4* | (-9.1, -1.8) |
| MT | 17.0 | 13.3 | 16.1 | (13.7, 18.8) | 2.7 | (-0.6, 6.1) |
| NE | 20.1 | 21.1 | 18.8 | (15.9, 22.2) | -2.3 | (-7.0, 2.4) |
| NV | 24.7 | 27.3 | 25.1 | (21.7, 29.0) | -2.2 | (-7.3, 3.0) |
| NH | 13.9 | 18.2 | 13.1 | (10.5, 16.2) | -5.1* | (-9.2, -1.1) |
| NJ | 19.6 | 15.6 | 19.6 | (17.1, 22.4) | 4.0* | (0.3, 7.7) |
| NM | 22.5 | 26.9 | 22.2 | (19.9, 24.7) | -4.6 | (-9.7, 0.4) |
| NY | 19.6 | 23.8 | 17.2 | (15.6, 18.9) | -6.6* | (-9.0, -4.2) |
| NC | 21.5 | 20.6 | 18.4 | (16.0, 20.9) | -2.2 | (-5.7, 1.2) |
| ND | 20.0 | 20.8 | 16.7 | (14.0, 19.9) | -4.0 | (-10.9, 2.8) |
| OH | 20.0 | 17.5 | 17.4 | (15.4, 19.6) | -0.1 | (-3.0, 2.8) |
| OK | 22.2 | 26.4 | 21.7 | (18.9, 24.8) | -4.7* | (-8.7, -0.7) |
| OR | 17.1 | 20.5 | 20.1 | (16.8, 23.8) | -0.4 | (-5.8, 5.0) |

A.9 Underbanked Rates by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-----------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| PA | 22.2 | 18.8 | 19.3 | (17.3, 21.5) | 0.5 | (-2.8, 3.8) |
| RI | 14.0 | 16.1 | 15.7 | (12.7, 19.1) | -0.4 | (-5.2, 4.5) |
| SC | 25.6 | 23.4 | 19.4 | (16.6, 22.5) | -4.0* | (-7.9, -0.1) |
| SD | 19.9 | 19.8 | 14.7 | (12.0, 17.9) | -5.1 | (-10.2, 0.0) |
| TN | 18.7 | 19.2 | 21.2 | (18.8, 23.9) | 2.1 | (-1.6, 5.7) |
| TX | 27.4 | 23.7 | 24.2 | (22.4, 25.9) | 0.4 | (-2.2, 3.1) |
| UT | 13.0 | 20.9 | 16.1 | (13.1, 19.5) | -4.8* | (-9.2, -0.4) |
| VT | 16.2 | 12.8 | 11.6 | (9.5, 14.0) | -1.2 | (-4.3, 1.8) |
| VA | 19.5 | 19.7 | 20.6 | (18.2, 23.4) | 1.0 | (-2.7, 4.7) |
| WA | 17.2 | 20.7 | 17.6 | (14.5, 21.1) | -3.2 | (-7.2, 0.8) |
| WV | 19.0 | 17.5 | 18.5 | (14.9, 22.9) | 1.1 | (-4.1, 6.2) |
| WI | 10.4 | 15.6 | 11.6 | (9.2, 14.5) | -3.9* | (-7.1, -0.8) |
| WY | 21.8 | 20.5 | 21.5 | (18.5, 24.8) | 1.1 | (-3.9, 6.0) |

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.10 Fully Banked Rates by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 67.0 | 68.0 | 68.4 | (67.9, 68.9) | 0.4 | (-0.3, 1.1) |
| State | | | | | | |
| AL | 59.1 | 60.5 | 63.3 | (60.4, 66.1) | 2.8 | (-1.5, 7.2) |
| AK | 70.6 | 65.5 | 71.8 | (67.8, 75.5) | 6.3 | (-0.6, 13.1) |
| AZ | 65.1 | 68.3 | 69.7 | (65.7, 73.4) | 1.4 | (-4.0, 6.8) |
| AR | 58.9 | 63.1 | 70.0 | (65.8, 73.9) | 6.9* | (2.0, 11.8) |
| CA | 69.1 | 68.2 | 67.4 | (65.7, 69.1) | -0.8 | (-3.2, 1.6) |
| CO | 72.5 | 73.8 | 70.9 | (66.9, 74.6) | -2.9 | (-9.6, 3.8) |
| CT | 75.2 | 73.3 | 68.5 | (63.4, 73.2) | -4.8 | (-10.7, 1.1) |
| DE | 68.1 | 72.1 | 69.8 | (65.2, 74.1) | -2.2 | (-8.4, 3.9) |
| DC | 58.0 | 60.5 | 62.6 | (58.9, 66.2) | 2.2 | (-2.9, 7.2) |
| FL | 65.1 | 68.9 | 66.0 | (63.7, 68.2) | -2.9 | (-6.0, 0.2) |
| GA | 57.5 | 60.8 | 60.0 | (56.7, 63.3) | -0.7 | (-5.5, 4.1) |
| HI | 70.4 | 74.2 | 74.9 | (71.0, 78.5) | 0.7 | (-4.5, 5.9) |
| ID | 72.4 | 71.6 | 75.4 | (71.3, 79.0) | 3.8 | (-1.5, 9.0) |
| IL | 72.3 | 74.0 | 72.0 | (69.3, 74.5) | -2.0 | (-5.5, 1.5) |
| IN | 72.1 | 74.2 | 73.8 | (70.1, 77.2) | -0.4 | (-5.8, 4.9) |
| IA | 75.0 | 70.7 | 72.6 | (64.2, 79.6) | 1.9 | (-3.6, 7.5) |
| KS | 68.6 | 71.0 | 69.2 | (64.1, 73.9) | -1.8 | (-7.3, 3.8) |
| KY | 64.2 | 69.1 | 70.0 | (66.4, 73.4) | 0.9 | (-5.0, 6.7) |
| LA | 58.3 | 58.9 | 60.0 | (56.4, 63.4) | 1.0 | (-3.8, 5.8) |
| ME | 74.5 | 76.5 | 71.0 | (66.9, 74.8) | -5.5* | (-10.8, -0.3) |
| MD | 68.0 | 68.7 | 69.8 | (65.9, 73.5) | 1.2 | (-3.8, 6.2) |
| MA | 72.3 | 71.8 | 69.8 | (66.7, 72.8) | -1.9 | (-6.3, 2.5) |
| MI | 69.0 | 70.2 | 71.3 | (67.4, 74.9) | 1.1 | (-4.8, 7.1) |
| MN | 81.9 | 79.5 | 82.9 | (79.3, 86.1) | 3.5 | (-2.0, 8.9) |
| MS | 49.5 | 59.0 | 57.4 | (53.8, 61.0) | -1.6 | (-5.2, 2.1) |
| MO | 66.5 | 65.0 | 70.9 | (67.4, 74.1) | 5.8* | (1.4, 10.2) |
| MT | 70.0 | 76.7 | 74.6 | (71.4, 77.5) | -2.1 | (-7.3, 3.2) |
| NE | 70.6 | 68.1 | 74.2 | (70.5, 77.5) | 6.0* | (1.6, 10.5) |
| NV | 62.1 | 59.5 | 60.4 | (56.2, 64.5) | 0.9 | (-5.2, 7.1) |
| NH | 78.1 | 76.9 | 76.5 | (72.9, 79.8) | -0.4 | (-5.3, 4.4) |
| NJ | 67.9 | 71.3 | 68.1 | (64.7, 71.3) | -3.2 | (-7.3, 1.0) |
| NM | 62.1 | 59.6 | 63.0 | (58.5, 67.2) | 3.3 | (-2.8, 9.5) |
| NY | 65.2 | 59.4 | 66.1 | (64.0, 68.2) | 6.7* | (3.6, 9.8) |
| NC | 63.7 | 66.2 | 69.3 | (66.7, 71.9) | 3.1 | (-0.3, 6.6) |
| ND | 72.8 | 71.8 | 74.0 | (70.5, 77.3) | 2.2 | (-3.7, 8.1) |
| OH | 65.0 | 71.3 | 69.7 | (66.8, 72.5) | -1.6 | (-5.2, 2.0) |
| OK | 63.2 | 60.6 | 67.2 | (63.8, 70.5) | 6.6* | (1.7, 11.6) |

A.10 Fully Banked Rates by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-----------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| OR | 71.9 | 67.8 | 69.3 | (65.2, 73.0) | 1.5 | (-4.2, 7.1) |
| PA | 67.3 | 72.1 | 72.0 | (69.2, 74.7) | -0.1 | (-3.8, 3.7) |
| RI | 72.6 | 74.5 | 70.0 | (65.1, 74.5) | -4.5 | (-10.4, 1.5) |
| SC | 61.8 | 65.1 | 71.0 | (67.2, 74.5) | 5.9* | (1.2, 10.5) |
| SD | 72.1 | 73.0 | 71.7 | (67.5, 75.6) | -1.2 | (-7.8, 5.3) |
| TN | 67.8 | 66.1 | 64.9 | (61.9, 67.7) | -1.2 | (-5.3, 2.9) |
| TX | 58.9 | 62.5 | 60.5 | (58.5, 62.5) | -1.9 | (-5.1, 1.2) |
| UT | 81.5 | 73.0 | 76.6 | (73.1, 79.7) | 3.6 | (-1.3, 8.5) |
| VT | 76.8 | 81.3 | 81.9 | (78.9, 84.6) | 0.6 | (-3.2, 4.4) |
| VA | 66.4 | 70.8 | 71.3 | (68.3, 74.2) | 0.5 | (-4.2, 5.2) |
| WA | 73.4 | 71.9 | 74.2 | (70.9, 77.2) | 2.3 | (-1.5, 6.1) |
| WV | 65.0 | 68.7 | 67.0 | (62.4, 71.2) | -1.8 | (-7.1, 3.6) |
| WI | 80.7 | 77.2 | 81.7 | (78.8, 84.3) | 4.5* | (0.2, 8.8) |
| WY | 68.0 | 73.5 | 70.0 | (65.8, 73.9) | -3.5 | (-10.3, 3.2) |

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.11 Banking Status by MSA, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully banked (Percent) | Banked: Underbanked status unknown (Percent) |
|---|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| All | 129,276 | 100.0 | 6.5 | 18.7 | 68.4 | 6.3 |
| MSA | | | | | | |
| Albuquerque, NM | 409 | 100.0 | 7.8 | 19.0 | 69.8 | 3.3 |
| Atlanta-Sandy Springs-Roswell, GA~ | 2,326 | 100.0 | 7.5 | 27.9 | 58.1 | 6.5 |
| Austin-Round Rock, TX | 755 | 100.0 | 3.8 | 22.1 | 70.5 | 3.6 |
| Baltimore-Columbia-Towson, MD | 1,014 | 100.0 | 1.8 | 19.3 | 75.1 | 3.8 |
| Baton Rouge, LA | 345 | 100.0 | 10.8 | 16.5 | 69.0 | 3.6 |
| Billings, MT~ | 64 | 100.0 | 5.9 | 12.5 | 80.9 | 0.8 |
| Birmingham-Hoover, AL | 518 | 100.0 | 13.3 | 14.2 | 62.8 | 9.8 |
| Boise City, ID | 241 | 100.0 | 0.9 | 16.1 | 79.5 | 3.5 |
| Boston-Cambridge-Newton, MA-NH~ | 1,874 | 100.0 | 3.2 | 19.1 | 67.2 | 10.4 |
| Burlington-South Burlington, VT~ | 63 | 100.0 | 1.7 | 15.3 | 75.7 | 7.2 |
| Charlotte-Concord-Gastonia, NC-SC~ | 1,175 | 100.0 | 5.3 | 11.8 | 73.4 | 9.6 |
| Chicago-Naperville-Elgin, IL-IN-WI | 3,534 | 100.0 | 6.9 | 13.9 | 72.7 | 6.6 |
| Cincinnati, OH-KY-IN~ | 823 | 100.0 | 6.2 | 17.4 | 69.8 | 6.6 |
| Cleveland-Elyria, OH | 943 | 100.0 | 6.4 | 18.0 | 70.8 | 4.7 |
| Columbus, OH~ | 717 | 100.0 | 5.5 | 19.7 | 72.7 | 2.2 |
| Dallas-Fort Worth-Arlington, TX~ | 2,689 | 100.0 | 6.1 | 25.4 | 62.1 | 6.4 |
| Denver-Aurora-Lakewood, CO | 1,208 | 100.0 | 5.7 | 15.5 | 71.0 | 7.9 |
| Detroit-Warren-Dearborn, MI | 1,901 | 100.0 | 6.9 | 16.0 | 70.5 | 6.7 |
| Fargo, ND-MN | 78 | 100.0 | 6.4 | 22.9 | 69.5 | 1.2 |
| Greenville-Anderson-Mauldin, SC~ | 452 | 100.0 | 4.9 | 11.6 | 81.7 | 1.9 |
| Hartford-West Hartford-East Hartford, CT~ | 551 | 100.0 | 5.2 | 19.4 | 66.5 | 8.9 |
| Houston-The Woodlands-Sugar Land, TX~ | 2,630 | 100.0 | 11.8 | 22.4 | 60.4 | 5.4 |
| Huntington-Ashland, WV-KY-OH~ | 116 | 100.0 | 6.4 | 18.8 | 69.5 | 5.3 |
| Indianapolis-Carmel-Anderson, IN~ | 908 | 100.0 | 6.4 | 16.2 | 73.6 | 3.8 |
| Jackson, MS~ | 265 | 100.0 | 17.2 | 17.8 | 64.0 | 0.9 |
| Kansas City, MO-KS~ | 837 | 100.0 | 6.2 | 20.2 | 65.1 | 8.5 |
| Knoxville, TN~ | 414 | 100.0 | 7.9 | 24.0 | 64.0 | 4.2 |
| Las Vegas-Henderson-Paradise, NV | 882 | 100.0 | 6.8 | 22.0 | 63.0 | 8.2 |
| Little Rock-North Little Rock-Conway, AR | 334 | 100.0 | 7.2 | 21.1 | 69.1 | 2.6 |
| Los Angeles-Long Beach-Anaheim, CA | 4,759 | 100.0 | 9.0 | 14.9 | 67.4 | 8.7 |
| Louisville/Jefferson County, KY-IN~ | 626 | 100.0 | 3.0 | 25.0 | 70.4 | 1.6 |
| Manchester-Nashua, NH~ | 170 | 100.0 | 5.2 | 10.3 | 75.8 | 8.8 |
| Memphis, TN-MS-AR~ | 563 | 100.0 | 16.7 | 30.8 | 50.3 | 2.2 |
| Miami-Fort Lauderdale-West Palm Beach, FL | 2,577 | 100.0 | 8.0 | 17.6 | 59.5 | 14.9 |

A.11 Banking Status by MSA, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Unbanked (Percent) | Banked: Underbanked (Percent) | Banked: Fully banked (Percent) | Banked: Underbanked status unknown (Percent) |
|---|------------------------------|-----------------------|--------------------|-------------------------------|--------------------------------|--|
| Milwaukee-Waukesha-West Allis, WI | 582 | 100.0 | 6.6 | 5.3 | 82.2 | 5.9 |
| Minneapolis-St. Paul-Bloomington, MN-WI~ | 1,519 | 100.0 | 1.5 | 11.3 | 84.2 | 3.0 |
| Nashville-Davidson-Murfreesboro-Franklin, TN~ | 690 | 100.0 | 5.0 | 18.4 | 65.0 | 11.5 |
| New Orleans-Metairie, LA~ | 537 | 100.0 | 14.7 | 17.0 | 66.3 | 1.9 |
| New York-Newark-Jersey City, NY-NJ-PA~ | 8,009 | 100.0 | 7.9 | 18.3 | 64.9 | 8.9 |
| Oklahoma City, OK | 520 | 100.0 | 5.7 | 24.5 | 66.3 | 3.5 |
| Omaha-Council Bluffs, NE-IA | 431 | 100.0 | 2.8 | 19.8 | 72.3 | 5.1 |
| Orlando-Kissimmee-Sanford, FL | 1,212 | 100.0 | 3.4 | 22.9 | 64.7 | 9.0 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | 2,445 | 100.0 | 5.9 | 22.3 | 66.8 | 5.0 |
| Phoenix-Mesa-Scottsdale, AZ | 1,755 | 100.0 | 6.9 | 16.3 | 69.8 | 7.0 |
| Pittsburgh, PA | 992 | 100.0 | 3.9 | 15.4 | 78.1 | 2.7 |
| Portland-South Portland, ME~ | 200 | 100.0 | 5.9 | 14.4 | 71.6 | 8.1 |
| Portland-Vancouver-Hillsboro, OR-WA | 992 | 100.0 | 3.0 | 15.5 | 70.8 | 10.7 |
| Providence-Warwick, RI-MA~ | 640 | 100.0 | 5.4 | 16.3 | 68.4 | 10.0 |
| Riverside-San Bernardino-Ontario, CA | 1,525 | 100.0 | 9.1 | 22.5 | 61.1 | 7.3 |
| Sacramento-Roseville-Arden-Arcade, CA | 1,044 | 100.0 | 3.6 | 16.6 | 74.6 | 5.2 |
| St. Louis, MO-IL~ | 1,254 | 100.0 | 7.5 | 15.9 | 72.1 | 4.5 |
| Salisbury, MD-DE~ | 180 | 100.0 | 8.5 | 30.3 | 58.6 | 2.6 |
| Salt Lake City, UT~ | 461 | 100.0 | 3.2 | 19.7 | 74.6 | 2.5 |
| San Antonio-New Braunfels, TX | 1,033 | 100.0 | 10.4 | 25.8 | 55.3 | 8.5 |
| San Diego-Carlsbad, CA | 1,513 | 100.0 | 3.0 | 19.1 | 71.3 | 6.5 |
| San Francisco-Oakland-Hayward, CA | 1,796 | 100.0 | 4.8 | 13.6 | 73.5 | 8.1 |
| San Jose-Sunnyvale-Santa Clara, CA | 684 | 100.0 | 3.7 | 13.0 | 71.3 | 11.9 |
| Seattle-Tacoma-Bellevue, WA | 1,601 | 100.0 | 1.8 | 18.6 | 73.9 | 5.6 |
| Sioux Falls, SD | 120 | 100.0 | 4.9 | 12.8 | 75.7 | 6.6 |
| Tampa-St. Petersburg-Clearwater, FL | 1,394 | 100.0 | 8.0 | 18.7 | 67.6 | 5.7 |
| Tulsa, OK | 444 | 100.0 | 5.1 | 22.7 | 69.9 | 2.3 |
| Urban Honolulu, HI | 373 | 100.0 | 4.1 | 12.7 | 77.4 | 5.8 |
| Virginia Beach-Norfolk-Newport News, VA-NC~ | 659 | 100.0 | 4.9 | 23.5 | 70.6 | 1.0 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV~ | 2,475 | 100.0 | 2.6 | 21.4 | 66.6 | 9.4 |
| Wichita, KS~ | 340 | 100.0 | 12.9 | 22.2 | 64.2 | 0.8 |
| Worcester, MA-CT~ | 390 | 100.0 | 2.6 | 12.0 | 82.0 | 3.4 |

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.12 Unbanked Rates by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 7.7 | 7.0 | 6.5 | (6.2, 6.8) | -0.5* | (-0.9, -0.1) |
| MSA | | | | | | |
| Albuquerque, NM | 11.1 | 8.6 | 7.8 | (5.4, 11.2) | -0.8 | (-4.9, 3.3) |
| Atlanta-Sandy Springs-Roswell, GA~ | 9.1 | 10.1 | 7.5 | (5.3, 10.4) | -2.6 | (-6.3, 1.1) |
| Austin-Round Rock, TX | 1.3 | 8.6 | 3.8 | (1.9, 7.6) | -4.8 | (-10.5, 0.8) |
| Baltimore-Columbia-Towson, MD | 5.3 | 5.9 | 1.8 | (0.6, 5.1) | -4.1* | (-7.5, -0.7) |
| Baton Rouge, LA | NA | 14.3 | 10.8 | (5.9, 19.1) | -3.5 | (-11.6, 4.7) |
| Billings, MT~ | NA | 8.6 | 5.9 | (2.3, 13.9) | -2.7 | (-10.9, 5.5) |
| Birmingham-Hoover, AL | 5.7 | 12.3 | 13.3 | (8.1, 21.1) | 1.0 | (-6.8, 8.8) |
| Boise City, ID | 6.9 | 2.6 | 0.9 | (0.2, 3.5) | -1.7 | (-4.2, 0.9) |
| Boston-Cambridge-Newton, MA-NH~ | 6.6 | 4.3 | 3.2 | (2.1, 4.8) | -1.1 | (-3.5, 1.3) |
| Burlington-South Burlington, VT~ | 0.6 | 1.7 | 1.7 | (0.5, 6.1) | 0.0 | (-2.5, 2.5) |
| Charlotte-Concord-Gastonia, NC-SC~ | 7.7 | 7.3 | 5.3 | (3.1, 8.7) | -2.1 | (-6.5, 2.4) |
| Chicago-Naperville-Elgin, IL-IN-WI | 7.6 | 8.1 | 6.9 | (5.3, 8.8) | -1.2 | (-3.7, 1.2) |
| Cincinnati, OH-KY-IN~ | 9.0 | 7.8 | 6.2 | (2.9, 12.7) | -1.6 | (-7.8, 4.7) |
| Cleveland-Elyria, OH | 6.2 | 11.0 | 6.4 | (4.1, 10.0) | -4.6 | (-9.7, 0.5) |
| Columbus, OH~ | 7.8 | 1.4 | 5.5 | (2.7, 10.7) | 4.1* | (0.2, 8.1) |
| Dallas-Fort Worth-Arlington, TX~ | 8.4 | 5.5 | 6.1 | (4.3, 8.5) | 0.6 | (-2.2, 3.3) |
| Denver-Aurora-Lakewood, CO | 7.5 | 5.2 | 5.7 | (3.2, 9.9) | 0.5 | (-5.7, 6.6) |
| Detroit-Warren-Dearborn, MI | 8.2 | 8.0 | 6.9 | (4.6, 10.2) | -1.2 | (-5.0, 2.7) |
| Fargo, ND-MN | 6.6 | 1.8 | 6.4 | (3.7, 10.9) | 4.6* | (1.0, 8.3) |
| Greenville-Anderson-Mauldin, SC~ | NA | 6.1 | 4.9 | (2.5, 9.2) | -1.3 | (-7.9, 5.3) |
| Hartford-West Hartford-East Hartford, CT~ | 6.4 | 9.3 | 5.2 | (2.7, 9.7) | -4.1 | (-10.0, 1.8) |
| Houston-The Woodlands-Sugar Land, TX~ | 11.5 | 10.4 | 11.8 | (9.3, 14.7) | 1.4 | (-2.5, 5.3) |
| Huntington-Ashland, WV-KY-OH~ | NA | NA | 6.4 | (3.5, 11.3) | NA | NA |
| Indianapolis-Carmel-Anderson, IN~ | 11.0 | 8.5 | 6.4 | (3.7, 11.0) | -2.0 | (-8.5, 4.4) |
| Jackson, MS~ | NA | 12.5 | 17.2 | (12.1, 23.9) | 4.7 | (-3.0, 12.4) |
| Kansas City, MO-KS~ | 12.1 | 5.0 | 6.2 | (4.1, 9.5) | 1.2 | (-2.6, 5.1) |
| Knoxville, TN~ | NA | NA | 7.9 | (4.0, 14.8) | NA | NA |
| Las Vegas-Henderson-Paradise, NV | 6.9 | 10.1 | 6.8 | (4.7, 9.8) | -3.2 | (-7.2, 0.8) |
| Little Rock-North Little Rock-Conway, AR | 10.4 | 11.2 | 7.2 | (4.5, 11.4) | -4.0 | (-10.0, 2.0) |
| Los Angeles-Long Beach-Anaheim, CA | 9.6 | 8.6 | 9.0 | (7.5, 10.8) | 0.4 | (-1.9, 2.8) |
| Louisville/Jefferson County, KY-IN~ | 5.2 | 10.1 | 3.0 | (1.3, 6.6) | -7.1* | (-12.5, -1.6) |
| Manchester-Nashua, NH~ | NA | 4.3 | 5.2 | (2.4, 10.8) | 0.8 | (-3.8, 5.5) |
| Memphis, TN-MS-AR~ | 19.5 | 17.2 | 16.7 | (11.8, 23.0) | -0.6 | (-9.6, 8.5) |

A.12 Unbanked Rates by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Miami-Fort Lauderdale-West Palm Beach, FL | 7.3 | 7.4 | 8.0 | (5.7, 10.9) | 0.5 | (-3.1, 4.2) |
| Milwaukee-Waukesha-West Allis, WI | 7.1 | 7.1 | 6.6 | (3.1, 13.5) | -0.4 | (-6.5, 5.5) |
| Minneapolis-St. Paul-Bloomington, MN-WI~ | 3.8 | 4.5 | 1.5 | (0.6, 3.7) | -3.0* | (-5.5, -0.5) |
| Nashville-Davidson-Murfreesboro-Franklin, TN~ | 9.4 | 9.9 | 5.0 | (2.7, 9.3) | -4.8 | (-10.2, 0.5) |
| New Orleans-Metairie, LA~ | 13.2 | 17.4 | 14.7 | (10.0, 21.3) | -2.7 | (-10.8, 5.5) |
| New York-Newark-Jersey City, NY-NJ-PA~ | 9.6 | 8.9 | 7.9 | (6.6, 9.4) | -1.0 | (-3.0, 1.0) |
| Oklahoma City, OK | 8.5 | 13.3 | 5.7 | (3.0, 10.4) | -7.6* | (-13.5, -1.6) |
| Omaha-Council Bluffs, NE-IA | 6.5 | 2.9 | 2.8 | (1.3, 5.8) | -0.1 | (-2.9, 2.7) |
| Orlando-Kissimmee-Sanford, FL | 9.9 | 4.3 | 3.4 | (1.7, 6.5) | -0.9 | (-4.7, 2.9) |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | 7.0 | 4.1 | 5.9 | (3.5, 9.6) | 1.7 | (-1.7, 5.2) |
| Phoenix-Mesa-Scottsdale, AZ | 16.3 | 10.6 | 6.9 | (4.8, 10.0) | -3.7 | (-7.9, 0.5) |
| Pittsburgh, PA | 4.9 | 7.3 | 3.9 | (1.7, 8.8) | -3.4 | (-9.2, 2.5) |
| Portland-South Portland, ME~ | 1.7 | 1.8 | 5.9 | (2.0, 16.1) | 4.1 | (-1.8, 10.0) |
| Portland-Vancouver-Hillsboro, OR-WA | 3.7 | 5.0 | 3.0 | (1.7, 5.3) | -2.0 | (-4.9, 0.8) |
| Providence-Warwick, RI-MA~ | 5.8 | 5.7 | 5.4 | (3.5, 8.2) | -0.3 | (-3.7, 3.1) |
| Riverside-San Bernardino-Ontario, CA | 9.1 | 8.2 | 9.1 | (6.5, 12.4) | 0.9 | (-3.3, 5.0) |
| Sacramento-Roseville-Arden-Arcade, CA | 5.8 | 3.5 | 3.6 | (1.6, 7.9) | 0.2 | (-3.5, 3.8) |
| St. Louis, MO-IL~ | 4.2 | 8.0 | 7.5 | (5.0, 11.1) | -0.5 | (-5.2, 4.2) |
| Salisbury, MD-DE~ | NA | 10.7 | 8.5 | (2.8, 22.9) | -2.3 | (-13.6, 9.0) |
| Salt Lake City, UT~ | 2.7 | 2.0 | 3.2 | (1.6, 6.4) | 1.2 | (-1.5, 3.8) |
| San Antonio-New Braunfels, TX | 8.1 | 11.3 | 10.4 | (6.4, 16.6) | -0.9 | (-7.6, 5.9) |
| San Diego-Carlsbad, CA | 3.4 | 3.1 | 3.0 | (1.5, 6.0) | -0.1 | (-3.3, 3.1) |
| San Francisco-Oakland-Hayward, CA | 5.7 | 2.1 | 4.8 | (2.9, 8.0) | 2.7 | (-0.1, 5.4) |
| San Jose-Sunnyvale-Santa Clara, CA | 5.0 | NA | 3.7 | (1.6, 8.4) | NA | NA |
| Seattle-Tacoma-Bellevue, WA | 3.5 | 2.6 | 1.8 | (0.9, 3.7) | -0.8 | (-2.8, 1.3) |
| Sioux Falls, SD | 4.8 | 1.9 | 4.9 | (2.3, 10.2) | 2.9 | (-1.6, 7.5) |
| Tampa-St. Petersburg-Clearwater, FL | 4.9 | 4.6 | 8.0 | (5.1, 12.4) | 3.5 | (-0.8, 7.7) |
| Tulsa, OK | 11.0 | 11.3 | 5.1 | (2.6, 9.7) | -6.2* | (-11.7, -0.7) |
| Urban Honolulu, HI | 4.7 | 1.6 | 4.1 | (2.4, 6.9) | 2.4* | (0.1, 4.7) |
| Virginia Beach-Norfolk-Newport News, VA-NC~ | 7.8 | 2.9 | 4.9 | (1.8, 12.7) | 2.0 | (-3.1, 7.2) |
| Washington-Arlington-Alexandria, DC-VA-MD-WV~ | 4.3 | 3.9 | 2.6 | (1.7, 3.8) | -1.3 | (-3.1, 0.5) |
| Wichita, KS~ | 10.0 | 12.5 | 12.9 | (8.6, 18.7) | 0.4 | (-6.8, 7.5) |
| Worcester, MA-CT~ | NA | NA | 2.6 | (1.0, 6.7) | NA | NA |

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.13 Underbanked Rates by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 20.0 | 19.9 | 18.7 | (18.3, 19.1) | -1.2* | (-1.8, -0.6) |
| MSA | | | | | | |
| Albuquerque, NM | 24.4 | 21.6 | 19.0 | (15.6, 23.0) | -2.6 | (-8.9, 3.6) |
| Atlanta-Sandy Springs-Roswell, GA~ | 27.9 | 26.0 | 27.9 | (24.0, 32.2) | 1.9 | (-4.0, 7.9) |
| Austin-Round Rock, TX | 16.6 | 13.3 | 22.1 | (16.6, 28.7) | 8.8 | (-0.5, 18.0) |
| Baltimore-Columbia-Towson, MD | 25.4 | 21.1 | 19.3 | (14.9, 24.6) | -1.8 | (-8.1, 4.5) |
| Baton Rouge, LA | NA | 23.5 | 16.5 | (11.7, 22.7) | -7.0 | (-15.1, 1.0) |
| Billings, MT~ | NA | 11.2 | 12.5 | (8.2, 18.5) | 1.3 | (-4.9, 7.5) |
| Birmingham-Hoover, AL | 25.1 | 17.6 | 14.2 | (10.3, 19.2) | -3.5 | (-10.0, 3.1) |
| Boise City, ID | 16.3 | 16.7 | 16.1 | (11.9, 21.4) | -0.6 | (-7.6, 6.5) |
| Boston-Cambridge-Newton, MA-NH~ | 15.3 | 18.0 | 19.1 | (16.1, 22.5) | 1.1 | (-3.6, 5.8) |
| Burlington-South Burlington, VT~ | 17.3 | 11.2 | 15.3 | (10.6, 21.7) | 4.1 | (-2.6, 10.8) |
| Charlotte-Concord-Gastonia, NC-SC~ | 28.3 | 25.1 | 11.8 | (7.9, 17.2) | -13.4* | (-20.5, -6.2) |
| Chicago-Naperville-Elgin, IL-IN-WI | 13.5 | 14.3 | 13.9 | (11.5, 16.6) | -0.4 | (-3.8, 3.0) |
| Cincinnati, OH-KY-IN~ | 21.5 | 12.2 | 17.4 | (13.4, 22.3) | 5.2 | (-0.9, 11.3) |
| Cleveland-Elyria, OH | 17.2 | 8.5 | 18.0 | (13.6, 23.5) | 9.5* | (3.7, 15.3) |
| Columbus, OH~ | 25.6 | 26.3 | 19.7 | (14.3, 26.4) | -6.7 | (-14.8, 1.5) |
| Dallas-Fort Worth-Arlington, TX~ | 27.3 | 31.5 | 25.4 | (22.0, 29.2) | -6.1* | (-11.2, -1.0) |
| Denver-Aurora-Lakewood, CO | 16.2 | 16.2 | 15.5 | (11.9, 19.9) | -0.7 | (-6.9, 5.5) |
| Detroit-Warren-Dearborn, MI | 18.4 | 18.5 | 16.0 | (12.7, 19.9) | -2.5 | (-7.5, 2.5) |
| Fargo, ND-MN | 21.9 | 21.3 | 22.9 | (17.2, 29.8) | 1.6 | (-7.4, 10.7) |
| Greenville-Anderson-Mauldin, SC~ | NA | 27.6 | 11.6 | (7.1, 18.2) | -16.1* | (-24.8, -7.3) |
| Hartford-West Hartford-East Hartford, CT~ | 16.6 | 16.3 | 19.4 | (14.2, 25.9) | 3.1 | (-4.5, 10.7) |
| Houston-The Woodlands-Sugar Land, TX~ | 29.1 | 21.2 | 22.4 | (19.3, 25.8) | 1.2 | (-3.8, 6.2) |
| Huntington-Ashland, WV-KY-OH~ | NA | NA | 18.8 | (12.7, 27.0) | NA | NA |
| Indianapolis-Carmel-Anderson, IN~ | 18.0 | 21.3 | 16.2 | (11.9, 21.6) | -5.1 | (-13.3, 3.1) |
| Jackson, MS~ | NA | 25.4 | 17.8 | (12.5, 24.8) | -7.6 | (-16.5, 1.3) |
| Kansas City, MO-KS~ | 19.4 | 22.1 | 20.2 | (16.1, 25.0) | -1.9 | (-8.8, 5.0) |
| Knoxville, TN~ | NA | NA | 24.0 | (18.7, 30.2) | NA | NA |
| Las Vegas-Henderson-Paradise, NV | 25.0 | 29.1 | 22.0 | (18.1, 26.6) | -7.1* | (-12.7, -1.4) |
| Little Rock-North Little Rock-Conway, AR | 24.4 | 25.5 | 21.1 | (15.9, 27.3) | -4.5 | (-12.3, 3.4) |
| Los Angeles-Long Beach-Anaheim, CA | 17.5 | 19.7 | 14.9 | (12.7, 17.5) | -4.8* | (-8.3, -1.2) |
| Louisville/Jefferson County, KY-IN~ | 25.8 | 17.7 | 25.0 | (18.6, 32.7) | 7.3 | (-1.8, 16.4) |
| Manchester-Nashua, NH~ | NA | 21.4 | 10.3 | (6.8, 15.2) | -11.2* | (-18.5, -3.9) |
| Memphis, TN-MS-AR~ | 24.2 | 21.0 | 30.8 | (24.6, 37.8) | 9.8* | (0.8, 18.8) |
| Miami-Fort Lauderdale-West Palm Beach, FL | 13.9 | 18.0 | 17.6 | (14.5, 21.3) | -0.3 | (-5.2, 4.6) |
| Milwaukee-Waukesha-West Allis, WI | 10.8 | 14.2 | 5.3 | (2.8, 9.8) | -8.9* | (-14.2, -3.6) |

A.13 Underbanked Rates by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Minneapolis-St. Paul-Bloomington, MN-WI~ | 12.6 | 13.7 | 11.3 | (8.5, 14.8) | -2.5 | (-7.5, 2.5) |
| Nashville-Davidson-Mur- freesboro-Franklin, TN~ | 18.4 | 16.5 | 18.4 | (14.3, 23.4) | 1.8 | (-4.9, 8.6) |
| New Orleans-Metairie, LA~ | 16.7 | 16.5 | 17.0 | (12.8, 22.4) | 0.5 | (-5.9, 7.0) |
| New York-Newark-Jersey City, NY-NJ-PA~ | 19.5 | 21.0 | 18.3 | (16.6, 20.1) | -2.7* | (-5.0, -0.5) |
| Oklahoma City, OK | 24.0 | 26.7 | 24.5 | (18.9, 31.2) | -2.2 | (-11.0, 6.6) |
| Omaha-Council Bluffs, NE-IA | 23.3 | 27.2 | 19.8 | (15.9, 24.3) | -7.4 | (-14.9, 0.0) |
| Orlando-Kissimmee-San- ford, FL | 25.2 | 22.8 | 22.9 | (17.7, 29.2) | 0.2 | (-8.2, 8.5) |
| Philadelphia-Camden-Wilm- ington, PA-NJ-DE-MD | 21.7 | 19.0 | 22.3 | (18.8, 26.3) | 3.4 | (-1.9, 8.6) |
| Phoenix-Mesa-Scottsdale, AZ | 14.8 | 17.3 | 16.3 | (13.4, 19.6) | -1.0 | (-5.9, 3.8) |
| Pittsburgh, PA | 22.9 | 22.7 | 15.4 | (11.6, 20.1) | -7.4* | (-14.5, -0.2) |
| Portland-South Portland, ME~ | 12.8 | 17.8 | 14.4 | (10.3, 19.8) | -3.4 | (-10.7, 3.9) |
| Portland-Vancouver-Hills- boro, OR-WA | 16.8 | 18.6 | 15.5 | (12.2, 19.6) | -3.1 | (-8.3, 2.1) |
| Providence-Warwick, RI- MA~ | 15.7 | 15.8 | 16.3 | (13.4, 19.6) | 0.5 | (-4.8, 5.8) |
| Riverside-San Bernardi- no-Ontario, CA | 18.4 | 19.8 | 22.5 | (18.4, 27.3) | 2.8 | (-3.5, 9.1) |
| Sacramento-Roseville-Ar- den-Arcade, CA | 21.8 | 16.7 | 16.6 | (12.0, 22.6) | -0.1 | (-7.7, 7.5) |
| St. Louis, MO-IL~ | 19.2 | 16.2 | 15.9 | (12.8, 19.6) | -0.3 | (-5.4, 4.7) |
| Salisbury, MD-DE~ | NA | 9.8 | 30.3 | (19.2, 44.2) | 20.5* | (6.8, 34.1) |
| Salt Lake City, UT~ | 14.3 | 21.9 | 19.7 | (14.9, 25.6) | -2.1 | (-9.9, 5.7) |
| San Antonio-New Braunfels, TX | 27.6 | 31.3 | 25.8 | (20.8, 31.5) | -5.5 | (-14.9, 4.0) |
| San Diego-Carlsbad, CA | 18.2 | 20.6 | 19.1 | (14.9, 24.3) | -1.5 | (-7.7, 4.7) |
| San Francisco-Oak- land-Hayward, CA | 12.6 | 16.5 | 13.6 | (10.2, 17.8) | -2.9 | (-7.7, 1.9) |
| San Jose-Sunnyvale-Santa Clara, CA | 12.7 | NA | 13.0 | (8.7, 19.1) | NA | NA |
| Seattle-Tacoma-Bellevue, WA | 15.7 | 18.5 | 18.6 | (15.0, 22.8) | 0.1 | (-5.6, 5.8) |
| Sioux Falls, SD | 18.6 | 19.0 | 12.8 | (9.1, 17.7) | -6.3 | (-14.2, 1.7) |
| Tampa-St. Peters- burg-Clearwater, FL | 19.8 | 16.6 | 18.7 | (14.4, 23.9) | 2.1 | (-4.1, 8.3) |
| Tulsa, OK | 21.4 | 28.4 | 22.7 | (18.0, 28.2) | -5.7 | (-13.8, 2.4) |
| Urban Honolulu, HI | 19.7 | 18.8 | 12.7 | (9.5, 16.7) | -6.1* | (-11.2, -1.0) |
| Virginia Beach-Norfolk-New- port News, VA-NC~ | 28.5 | 29.3 | 23.5 | (17.4, 30.9) | -5.8 | (-16.1, 4.4) |
| Washington-Arlington-Alex- andria, DC-VA-MD-WV~ | 19.8 | 21.5 | 21.4 | (18.3, 24.9) | -0.1 | (-4.1, 3.9) |
| Wichita, KS~ | 23.1 | 21.4 | 22.2 | (15.9, 30.0) | 0.8 | (-8.8, 10.4) |
| Worcester, MA-CT~ | NA | NA | 12.0 | (8.3, 17.1) | NA | NA |

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.14 Fully Banked Rates by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 67.0 | 68.0 | 68.4 | (67.9, 68.9) | 0.4 | (-0.3, 1.1) |
| MSA | | | | | | |
| Albuquerque, NM | 60.3 | 67.1 | 69.8 | (64.6, 74.6) | 2.8 | (-5.1, 10.6) |
| Atlanta-Sandy Springs-Roswell, GA~ | 57.8 | 61.0 | 58.1 | (53.3, 62.7) | -2.9 | (-9.6, 3.8) |
| Austin-Round Rock, TX | 77.7 | 71.5 | 70.5 | (62.6, 77.4) | -1.0 | (-11.3, 9.3) |
| Baltimore-Columbia-Towson, MD | 65.3 | 66.9 | 75.1 | (69.3, 80.2) | 8.2* | (0.1, 16.4) |
| Baton Rouge, LA | NA | 55.9 | 69.0 | (61.5, 75.7) | 13.2* | (1.9, 24.4) |
| Billings, MT~ | NA | 79.5 | 80.9 | (72.6, 87.2) | 1.4 | (-8.7, 11.5) |
| Birmingham-Hoover, AL | 64.0 | 63.3 | 62.8 | (54.6, 70.2) | -0.5 | (-10.4, 9.3) |
| Boise City, ID | 74.5 | 79.5 | 79.5 | (74.1, 84.0) | 0.0 | (-7.4, 7.4) |
| Boston-Cambridge-Newton, MA-NH~ | 73.9 | 72.2 | 67.2 | (63.4, 70.9) | -4.9 | (-10.5, 0.7) |
| Burlington-South Burlington, VT~ | 77.0 | 83.3 | 75.7 | (68.6, 81.7) | -7.6 | (-16.0, 0.8) |
| Charlotte-Concord-Gastonia, NC-SC~ | 61.9 | 66.2 | 73.4 | (67.4, 78.7) | 7.2 | (-1.2, 15.6) |
| Chicago-Naperville-Elgin, IL-IN-WI | 72.4 | 71.7 | 72.7 | (69.4, 75.8) | 1.1 | (-3.2, 5.3) |
| Cincinnati, OH-KY-IN~ | 60.9 | 76.1 | 69.8 | (62.6, 76.2) | -6.3 | (-15.4, 2.7) |
| Cleveland-Elyria, OH | 70.2 | 76.0 | 70.8 | (64.5, 76.3) | -5.2 | (-13.2, 2.7) |
| Columbus, OH~ | 65.4 | 67.6 | 72.7 | (65.2, 79.0) | 5.1 | (-3.8, 13.9) |
| Dallas-Fort Worth-Arlington, TX~ | 60.4 | 60.6 | 62.1 | (57.9, 66.0) | 1.4 | (-4.3, 7.2) |
| Denver-Aurora-Lakewood, CO | 73.7 | 75.9 | 71.0 | (65.0, 76.3) | -4.9 | (-14.2, 4.3) |
| Detroit-Warren-Dearborn, MI | 64.0 | 70.0 | 70.5 | (65.5, 75.1) | 0.5 | (-5.8, 6.7) |
| Fargo, ND-MN | 70.3 | 75.7 | 69.5 | (62.3, 75.9) | -6.2 | (-15.7, 3.3) |
| Greenville-Anderson-Mauldin, SC~ | NA | 65.3 | 81.7 | (73.3, 87.9) | 16.4* | (5.7, 27.0) |
| Hartford-West Hartford-East Hartford, CT~ | 73.5 | 71.9 | 66.5 | (57.8, 74.1) | -5.4 | (-16.4, 5.6) |
| Houston-The Woodlands-Sugar Land, TX~ | 55.2 | 60.2 | 60.4 | (56.1, 64.6) | 0.2 | (-6.1, 6.5) |
| Huntington-Ashland, WV-KY-OH~ | NA | NA | 69.5 | (60.5, 77.3) | NA | NA |
| Indianapolis-Carmel-Anderson, IN~ | 70.4 | 66.4 | 73.6 | (66.8, 79.4) | 7.3 | (-1.6, 16.1) |
| Jackson, MS~ | NA | 58.3 | 64.0 | (57.6, 70.1) | 5.7 | (-4.3, 15.8) |
| Kansas City, MO-KS~ | 65.6 | 69.1 | 65.1 | (59.2, 70.6) | -3.9 | (-12.2, 4.3) |
| Knoxville, TN~ | NA | NA | 64.0 | (56.1, 71.1) | NA | NA |
| Las Vegas-Henderson-Paradise, NV | 62.0 | 55.1 | 63.0 | (58.1, 67.6) | 7.8* | (0.8, 14.9) |
| Little Rock-North Little Rock-Conway, AR | 63.9 | 62.7 | 69.1 | (62.1, 75.4) | 6.4 | (-1.9, 14.7) |
| Los Angeles-Long Beach-Anaheim, CA | 67.4 | 61.7 | 67.4 | (64.3, 70.3) | 5.7* | (1.2, 10.2) |
| Louisville/Jefferson County, KY-IN~ | 66.2 | 71.6 | 70.4 | (62.6, 77.2) | -1.2 | (-11.2, 8.8) |
| Manchester-Nashua, NH~ | NA | 73.5 | 75.8 | (69.6, 81.0) | 2.3 | (-6.2, 10.8) |

A.14 Fully Banked Rates by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Memphis, TN-MS-AR~ | 48.7 | 54.5 | 50.3 | (42.7, 57.9) | -4.2 | (-15.3, 6.9) |
| Miami-Fort Lauderdale-West Palm Beach, FL | 66.1 | 65.9 | 59.5 | (54.7, 64.1) | -6.4* | (-12.6, -0.3) |
| Milwaukee-Waukesha-West Allis, WI | 76.8 | 75.4 | 82.2 | (75.2, 87.5) | 6.7 | (-1.5, 15.0) |
| Minneapolis-St. Paul-Bloomington, MN-WI~ | 81.5 | 77.6 | 84.2 | (79.8, 87.8) | 6.6* | (0.3, 12.8) |
| Nashville-Davidson-Mur- freesboro-Franklin, TN~ | 68.5 | 71.2 | 65.0 | (58.6, 71.0) | -6.1 | (-15.3, 3.0) |
| New Orleans-Metairie, LA~ | 66.2 | 64.8 | 66.3 | (59.3, 72.6) | 1.5 | (-7.3, 10.4) |
| New York-Newark-Jersey City, NY-NJ-PA~ | 64.3 | 60.8 | 64.9 | (62.5, 67.2) | 4.1* | (0.9, 7.2) |
| Oklahoma City, OK | 64.5 | 58.6 | 66.3 | (58.7, 73.1) | 7.7 | (-3.2, 18.6) |
| Omaha-Council Bluffs, NE-IA | 66.7 | 63.9 | 72.3 | (66.9, 77.0) | 8.4* | (0.1, 16.6) |
| Orlando-Kissimmee-San- ford, FL | 57.1 | 61.6 | 64.7 | (58.1, 70.8) | 3.1 | (-7.1, 13.2) |
| Philadelphia-Camden-Wilm- ington, PA-NJ-DE-MD | 64.3 | 73.0 | 66.8 | (62.3, 71.0) | -6.2* | (-11.8, -0.5) |
| Phoenix-Mesa-Scottsdale, AZ | 63.7 | 65.8 | 69.8 | (65.4, 73.8) | 4.0 | (-2.6, 10.5) |
| Pittsburgh, PA | 69.7 | 67.4 | 78.1 | (72.7, 82.6) | 10.6* | (3.1, 18.2) |
| Portland-South Portland, ME~ | 80.1 | 71.7 | 71.6 | (63.8, 78.3) | -0.1 | (-9.5, 9.3) |
| Portland-Vancouver-Hills- boro, OR-WA | 74.9 | 67.4 | 70.8 | (65.9, 75.2) | 3.4 | (-2.6, 9.4) |
| Providence-Warwick, RI-MA~ | 67.9 | 68.1 | 68.4 | (64.1, 72.4) | 0.3 | (-6.8, 7.3) |
| Riverside-San Bernardi- no-Ontario, CA | 64.9 | 68.5 | 61.1 | (55.5, 66.4) | -7.4 | (-14.9, 0.1) |
| Sacramento-Roseville-Ar- den-Arcade, CA | 71.5 | 76.3 | 74.6 | (68.7, 79.7) | -1.7 | (-10.1, 6.7) |
| St. Louis, MO-IL~ | 72.7 | 71.5 | 72.1 | (67.5, 76.3) | 0.6 | (-6.4, 7.6) |
| Salisbury, MD-DE~ | NA | 75.2 | 58.6 | (45.4, 70.8) | -16.5 | (-35.6, 2.6) |
| Salt Lake City, UT~ | 80.8 | 73.6 | 74.6 | (68.0, 80.3) | 1.0 | (-7.6, 9.5) |
| San Antonio-New Braunfels, TX | 62.0 | 54.3 | 55.3 | (49.0, 61.4) | 0.9 | (-9.9, 11.8) |
| San Diego-Carlsbad, CA | 70.4 | 68.1 | 71.3 | (64.8, 77.0) | 3.2 | (-4.9, 11.2) |
| San Francisco-Oak- land-Hayward, CA | 74.3 | 75.7 | 73.5 | (68.2, 78.2) | -2.2 | (-8.2, 3.9) |
| San Jose-Sunnyvale-Santa Clara, CA | 77.4 | NA | 71.3 | (63.4, 78.2) | NA | NA |
| Seattle-Tacoma-Bellevue, WA | 77.4 | 75.8 | 73.9 | (69.4, 78.0) | -1.9 | (-8.0, 4.2) |
| Sioux Falls, SD | 69.3 | 74.8 | 75.7 | (69.2, 81.3) | 0.9 | (-9.4, 11.3) |
| Tampa-St. Peters- burg-Clearwater, FL | 69.9 | 73.4 | 67.6 | (62.1, 72.7) | -5.7 | (-12.9, 1.5) |
| Tulsa, OK | 66.6 | 58.9 | 69.9 | (63.8, 75.4) | 11.1* | (1.3, 20.9) |
| Urban Honolulu, HI | 68.6 | 74.2 | 77.4 | (72.7, 81.5) | 3.2 | (-2.8, 9.2) |
| Virginia Beach-Nor- folk-Newport News, VA-NC~ | 56.8 | 63.4 | 70.6 | (62.2, 77.8) | 7.2 | (-3.5, 18.0) |
| Washington-Arlington-Alex- andria, DC-VA-MD-WV~ | 69.4 | 69.7 | 66.6 | (62.8, 70.2) | -3.1 | (-8.2, 2.0) |
| Wichita, KS~ | 63.1 | 66.2 | 64.2 | (57.0, 70.8) | -2.0 | (-12.6, 8.7) |
| Worcester, MA-CT~ | NA | NA | 82.0 | (75.6, 87.0) | NA | NA |

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.15 Proportion of Unbanked Households Not at All Likely to Open an Account by Previous Banking Status and Household Characteristics, 2013-2017

For all unbanked households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 40.0 | 52.2 | 58.7 | (56.3, 60.9) | 6.5* | (3.1, 9.8) |
| Previously banked | | | | | | |
| Once had bank account | 30.3 | 41.1 | 51.6 | (48.3, 54.9) | 10.4* | (5.9, 15.0) |
| Never had bank account | 48.4 | 62.7 | 65.2 | (62.2, 68.0) | 2.4 | (-1.9, 6.7) |
| Unknown | NA | NA | NA | NA | NA | NA |
| Family income | | | | | | |
| Less than \$15,000 | 41.4 | 53.5 | 62.3 | (59.0, 65.5) | 8.8* | (4.1, 13.5) |
| \$15,000 to \$30,000 | 36.7 | 52.1 | 56.9 | (52.4, 61.3) | 4.7 | (-1.3, 10.8) |
| \$30,000 to \$50,000 | 39.0 | 49.4 | 57.8 | (52.8, 62.6) | 8.4* | (0.6, 16.2) |
| \$50,000 to \$75,000 | NA | NA | NA | NA | NA | NA |
| At least \$75,000 | NA | NA | NA | NA | NA | NA |
| Education | | | | | | |
| No high school diploma | 46.8 | 58.0 | 65.0 | (61.4, 68.6) | 7.1* | (2.0, 12.2) |
| High school diploma | 35.7 | 49.5 | 59.0 | (55.3, 62.7) | 9.5* | (4.3, 14.7) |
| Some college | 35.8 | 46.9 | 51.3 | (46.5, 56.2) | 4.4 | (-1.9, 10.7) |
| College degree | 40.0 | 53.3 | 48.6 | (40.6, 56.7) | -4.7 | (-17.7, 8.3) |
| Age group | | | | | | |
| 15 to 24 years | 28.7 | 32.1 | 50.6 | (41.5, 59.6) | 18.5* | (7.2, 29.7) |
| 25 to 34 years | 30.9 | 45.3 | 49.5 | (44.5, 54.5) | 4.1 | (-2.5, 10.8) |
| 35 to 44 years | 35.9 | 50.7 | 55.4 | (51.0, 59.7) | 4.7 | (-1.6, 11.1) |
| 45 to 54 years | 42.8 | 55.6 | 56.4 | (51.4, 61.2) | 0.7 | (-6.6, 8.1) |
| 55 to 64 years | 51.4 | 62.2 | 65.4 | (60.1, 70.3) | 3.2 | (-4.3, 10.6) |
| 65 years or more | 63.6 | 70.5 | 76.1 | (71.3, 80.2) | 5.5 | (-2.1, 13.1) |
| Race/Ethnicity | | | | | | |
| Black | 35.9 | 48.2 | 53.8 | (50.0, 57.5) | 5.6* | (0.3, 10.9) |
| Hispanic | 40.0 | 52.3 | 64.2 | (60.0, 68.2) | 11.9* | (6.5, 17.3) |
| Asian | NA | NA | NA | NA | NA | NA |
| White | 43.5 | 56.2 | 59.4 | (56.1, 62.6) | 3.3 | (-1.4, 7.9) |
| Other | NA | NA | NA | NA | NA | NA |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 51.4 | 59.4 | 67.8 | (64.0, 71.5) | 8.5* | (2.3, 14.6) |
| Not disabled, age 25 to 64 | 33.9 | 49.5 | 50.9 | (47.9, 54.0) | 1.4 | (-2.9, 5.7) |
| Not applicable (not age 25 to 64) | 45.7 | 51.6 | 67.6 | (63.0, 71.8) | 16.0* | (9.3, 22.7) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 54.7 | 62.8 | (60.1, 65.4) | 8.1* | (4.3, 12.0) |
| Income varied somewhat from month to month | | 41.7 | 50.1 | (44.9, 55.3) | 8.3* | (1.1, 15.6) |
| Income varied a lot from month to month | | 49.3 | 43.4 | (36.3, 50.8) | -5.9 | (-15.7, 3.9) |
| Unknown | | 64.2 | 59.4 | (50.3, 67.8) | -4.9 | (-16.2, 6.5) |

A.15 Proportion of Unbanked Households Not at All Likely to Open an Account by Previous Banking Status and Household Characteristics, 2013-2017

For all unbanked households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|----------------|----------------|----------------|-------------------------------|------------------------|-------------------------------------|
| Employment status | | | | | | |
| Employed | 35.9 | 48.3 | 54.7 | (51.1, 58.2) | 6.3* | (1.3, 11.4) |
| Unemployed | 22.4 | 34.2 | 26.7 | (20.3, 34.2) | -7.5 | (-16.2, 1.1) |
| Not in labor force | 49.4 | 59.6 | 67.3 | (64.4, 70.1) | 7.7* | (3.1, 12.3) |
| Homeownership | | | | | | |
| Homeowner | 43.1 | 60.0 | 60.7 | (55.9, 65.3) | 0.6 | (-5.9, 7.2) |
| Non-homeowner | 39.2 | 50.2 | 58.1 | (55.4, 60.7) | 7.9* | (4.2, 11.7) |
| Household type | | | | | | |
| Married couple | 37.4 | 49.1 | 55.5 | (51.2, 59.8) | 6.4 | (-0.1, 12.9) |
| Unmarried female-headed family | 29.7 | 46.6 | 49.6 | (45.4, 53.8) | 3.0 | (-2.5, 8.5) |
| Unmarried male-headed family | 35.1 | 57.1 | 58.7 | (50.0, 66.9) | 1.6 | (-9.8, 13.0) |
| Female individual | 51.3 | 59.3 | 65.9 | (61.2, 70.3) | 6.6* | (0.2, 13.0) |
| Male individual | 49.9 | 56.0 | 66.3 | (61.8, 70.5) | 10.3* | (4.1, 16.4) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 39.2 | 52.1 | 57.4 | (54.9, 59.9) | 5.3* | (1.7, 8.9) |
| Foreign-born citizen | 48.5 | NA | NA | NA | NA | NA |
| Foreign-born non-citizen | 41.2 | 52.4 | 65.9 | (60.0, 71.3) | 13.4* | (5.8, 21.1) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 39.2 | 51.7 | 57.0 | (54.6, 59.4) | 5.4* | (1.8, 8.9) |
| Spanish is only language spoken | 47.0 | 57.0 | 68.6 | (62.9, 73.8) | 11.6* | (3.5, 19.6) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 39.2 | 48.5 | 57.1 | (53.0, 61.1) | 8.6* | (3.0, 14.1) |
| Metropolitan area - balance | 38.6 | 55.8 | 58.6 | (54.7, 62.4) | 2.7 | (-2.8, 8.3) |
| Not in metropolitan area | 44.4 | 53.0 | 62.9 | (57.5, 68.0) | 9.9* | (2.5, 17.2) |
| Not identified | 39.6 | 54.0 | 58.8 | (52.3, 65.1) | 4.8 | (-3.8, 13.4) |
| Geographic region | | | | | | |
| Northeast | 36.8 | 56.7 | 59.7 | (53.1, 66.0) | 3.0 | (-5.1, 11.2) |
| Midwest | 40.2 | 49.5 | 55.9 | (51.5, 60.2) | 6.4 | (-0.3, 13.1) |
| South | 39.2 | 50.1 | 57.1 | (53.9, 60.4) | 7.0* | (2.6, 11.4) |
| West | 43.6 | 55.8 | 63.5 | (59.0, 67.8) | 7.7* | (1.1, 14.2) |

Excludes households with missing information on likelihood of opening a bank account in next 12 months. Monthly income volatility is not available in 2013.

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.16 All Reasons Households Were Unbanked by Previous Banking Status, 2017

For all unbanked households, column percent

| Characteristics | All | Once had bank account | Never had bank account |
|---|-------|-----------------------|------------------------|
| Number of Households (1000s) | 8,433 | 3,854 | 4,353 |
| Percent of Households | 100.0 | 100.0 | 100.0 |
| Inconvenient hours (Percent) | | | |
| Yes | 9.4 | 11.0 | 8.3 |
| No | 85.3 | 86.9 | 87.8 |
| Unknown | 5.3 | 2.1 | 3.9 |
| Inconvenient locations (Percent) | | | |
| Yes | 9.2 | 10.2 | 8.6 |
| No | 85.3 | 88.0 | 86.9 |
| Unknown | 5.4 | 1.9 | 4.4 |
| Account fees too high (Percent) | | | |
| Yes | 24.7 | 29.9 | 21.1 |
| No | 69.4 | 67.9 | 73.6 |
| Unknown | 5.9 | 2.2 | 5.3 |
| Account fees unpredictable (Percent) | | | |
| Yes | 20.2 | 24.9 | 17.0 |
| No | 73.4 | 72.5 | 77.3 |
| Unknown | 6.5 | 2.6 | 5.7 |
| Banks do not offer needed products or services (Percent) | | | |
| Yes | 13.1 | 13.8 | 13.2 |
| No | 80.2 | 83.4 | 80.8 |
| Unknown | 6.7 | 2.8 | 6.0 |
| Do not trust banks (Percent) | | | |
| Yes | 30.2 | 28.5 | 32.6 |
| No | 63.6 | 69.1 | 61.6 |
| Unknown | 6.2 | 2.4 | 5.8 |
| Do not have enough money to keep in account (Percent) | | | |
| Yes | 52.7 | 53.4 | 54.5 |
| No | 39.7 | 43.4 | 38.1 |
| Unknown | 7.6 | 3.2 | 7.4 |
| Avoiding bank gives more privacy (Percent) | | | |
| Yes | 28.2 | 29.9 | 28.1 |
| No | 63.3 | 66.0 | 63.7 |
| Unknown | 8.5 | 4.2 | 8.2 |
| ID, credit, or former bank account problems (Percent) | | | |
| Yes | 14.0 | 13.2 | 15.3 |
| No | 77.0 | 82.9 | 75.3 |
| Unknown | 9.0 | 3.8 | 9.4 |

A.16 All Reasons Households Were Unbanked by Previous Banking Status, 2017

For all unbanked households, column percent

| Characteristics | All | Once had bank account | Never had bank account |
|--|------|-----------------------|------------------------|
| Other reason (Percent) | | | |
| Yes | 14.9 | 19.7 | 11.3 |
| No | 76.9 | 76.4 | 80.8 |
| Unknown | 8.2 | 3.9 | 7.9 |
| NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding. | | | |

A.17 Main Reason Households Were Unbanked by Previous Banking Status, 2017

For all unbanked households, column percent

| Characteristics | All | Once had bank account | Never had bank account |
|--|-------|-----------------------|------------------------|
| Number of Households (1000s) | 8,433 | 3,854 | 4,353 |
| Percent of Households | 100.0 | 100.0 | 100.0 |
| Main reason unbanked (Percent) | | | |
| Inconvenient hours | 4.1 | 4.6 | 3.7 |
| Inconvenient locations | 2.1 | 2.7 | 1.7 |
| Account fees too high | 8.6 | 10.9 | 6.7 |
| Account fees unpredictable | 1.3 | 2.3 | 0.5 |
| Banks do not offer needed products or services | 1.6 | 1.6 | 1.7 |
| Do not trust banks | 12.6 | 11.2 | 14.1 |
| Do not have enough money to keep in account | 34.0 | 33.9 | 35.9 |
| Avoiding bank gives more privacy | 3.0 | 2.4 | 3.7 |
| ID, credit, or former bank account problems | 4.9 | 5.1 | 5.0 |
| Other reason | 12.3 | 16.7 | 9.0 |
| Unknown | 15.5 | 8.6 | 17.9 |
| NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding. | | | |

A.18 All Reasons Households Were Unbanked by Likelihood of Opening an Account, 2017

For all unbanked households, column percent

| Characteristics | All | Very likely | Somewhat likely | Not very likely | Not at all likely |
|---|-------|-------------|-----------------|-----------------|-------------------|
| Number of Households (1000s) | 8,433 | 728 | 1,195 | 1,252 | 4,507 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Inconvenient hours (Percent) | | | | | |
| Yes | 9.4 | 11.7 | 8.1 | 9.6 | 10.2 |
| No | 85.3 | 88.3 | 91.2 | 89.3 | 89.1 |
| Unknown | 5.3 | - | 0.7 | 1.0 | 0.7 |
| Inconvenient locations (Percent) | | | | | |
| Yes | 9.2 | 11.1 | 7.7 | 8.1 | 10.3 |
| No | 85.3 | 88.9 | 91.6 | 90.8 | 89.0 |
| Unknown | 5.4 | - | 0.6 | 1.0 | 0.7 |
| Account fees too high (Percent) | | | | | |
| Yes | 24.7 | 27.9 | 30.7 | 26.8 | 24.3 |
| No | 69.4 | 72.1 | 68.6 | 71.6 | 75.0 |
| Unknown | 5.9 | - | 0.7 | 1.6 | 0.7 |
| Account fees unpredictable (Percent) | | | | | |
| Yes | 20.2 | 21.4 | 23.6 | 22.5 | 20.4 |
| No | 73.4 | 78.6 | 75.7 | 75.9 | 78.3 |
| Unknown | 6.5 | - | 0.7 | 1.6 | 1.4 |
| Banks do not offer needed products or services (Percent) | | | | | |
| Yes | 13.1 | 10.1 | 10.2 | 14.3 | 16.0 |
| No | 80.2 | 89.9 | 89.1 | 83.8 | 82.8 |
| Unknown | 6.7 | - | 0.7 | 1.9 | 1.2 |
| Do not trust banks (Percent) | | | | | |
| Yes | 30.2 | 21.0 | 24.7 | 31.5 | 36.2 |
| No | 63.6 | 79.0 | 75.0 | 67.6 | 62.9 |
| Unknown | 6.2 | - | 0.4 | 0.8 | 1.0 |
| Do not have enough money to keep in account (Percent) | | | | | |
| Yes | 52.7 | 55.8 | 59.4 | 61.1 | 54.4 |
| No | 39.7 | 44.2 | 39.4 | 37.2 | 44.2 |
| Unknown | 7.6 | - | 1.2 | 1.7 | 1.3 |
| Avoiding bank gives more privacy (Percent) | | | | | |
| Yes | 28.2 | 26.1 | 24.8 | 32.2 | 31.9 |
| No | 63.3 | 73.8 | 73.5 | 66.1 | 65.5 |
| Unknown | 8.5 | 0.2 | 1.7 | 1.7 | 2.6 |

A.18 All Reasons Households Were Unbanked by Likelihood of Opening an Account, 2017

For all unbanked households, column percent

| Characteristics | All | Very likely | Somewhat likely | Not very likely | Not at all likely |
|--|------|-------------|-----------------|-----------------|-------------------|
| ID, credit, or former bank account problems (Percent) | | | | | |
| Yes | 14.0 | 14.2 | 13.6 | 17.1 | 15.1 |
| No | 77.0 | 85.8 | 84.8 | 81.1 | 82.7 |
| Unknown | 9.0 | - | 1.6 | 1.7 | 2.2 |
| Other reason (Percent) | | | | | |
| Yes | 14.9 | 17.8 | 11.6 | 15.8 | 17.2 |
| No | 76.9 | 82.2 | 86.7 | 83.0 | 81.7 |
| Unknown | 8.2 | - | 1.7 | 1.1 | 1.1 |

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

A.19 Main Reason Households Were Unbanked by Likelihood of Opening an Account, 2017

For all unbanked households, column percent

| Characteristics | All | Very likely | Somewhat likely | Not very likely | Not at all likely |
|--|-------|-------------|-----------------|-----------------|-------------------|
| Number of Households (1000s) | 8,433 | 728 | 1,195 | 1,252 | 4,507 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Main reason unbanked (Percent) | | | | | |
| Inconvenient hours | 4.1 | 4.8 | 2.3 | 2.8 | 4.8 |
| Inconvenient locations | 2.1 | 5.4 | 1.7 | 2.1 | 2.0 |
| Account fees too high | 8.6 | 10.2 | 12.8 | 8.4 | 7.8 |
| Account fees unpredictable | 1.3 | 2.9 | 0.8 | 2.5 | 1.0 |
| Banks do not offer needed products or services | 1.6 | - | 2.2 | 2.9 | 1.6 |
| Do not trust banks | 12.6 | 6.5 | 8.3 | 9.4 | 16.8 |
| Do not have enough money to keep in account | 34.0 | 38.6 | 37.7 | 41.0 | 34.3 |
| Avoiding bank gives more privacy | 3.0 | 2.3 | 2.0 | 3.2 | 3.6 |
| ID, credit, or former bank account problems | 4.9 | 7.2 | 5.5 | 5.8 | 4.9 |
| Other reason | 12.3 | 17.3 | 9.8 | 12.1 | 14.0 |
| Unknown | 15.5 | 4.9 | 16.8 | 9.8 | 9.1 |

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.1 Types of Accounts Owned by Banked Households, 2017

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Checking and savings (Percent) | Savings only (Percent) | Checking only (Percent) |
|--|------------------------------|-----------------------|--------------------------------|------------------------|-------------------------|
| All | 118,253 | 100.0 | 76.2 | 1.8 | 22.0 |
| Family income | | | | | |
| Less than \$15,000 | 11,505 | 100.0 | 46.8 | 6.0 | 47.2 |
| \$15,000 to \$30,000 | 16,970 | 100.0 | 58.1 | 3.1 | 38.8 |
| \$30,000 to \$50,000 | 23,697 | 100.0 | 72.0 | 1.8 | 26.2 |
| \$50,000 to \$75,000 | 22,931 | 100.0 | 82.2 | 1.1 | 16.8 |
| At least \$75,000 | 43,151 | 100.0 | 90.4 | 0.6 | 9.0 |
| Education | | | | | |
| No high school diploma | 9,421 | 100.0 | 46.4 | 6.3 | 47.3 |
| High school diploma | 29,429 | 100.0 | 68.3 | 2.3 | 29.3 |
| Some college | 34,583 | 100.0 | 76.9 | 1.3 | 21.7 |
| College degree | 44,820 | 100.0 | 87.1 | 0.9 | 12.0 |
| Age group | | | | | |
| 15 to 24 years | 5,797 | 100.0 | 72.6 | 1.7 | 25.7 |
| 25 to 34 years | 18,779 | 100.0 | 78.6 | 1.3 | 20.1 |
| 35 to 44 years | 19,502 | 100.0 | 78.6 | 1.5 | 19.9 |
| 45 to 54 years | 21,247 | 100.0 | 78.1 | 1.9 | 20.0 |
| 55 to 64 years | 22,558 | 100.0 | 75.6 | 1.9 | 22.5 |
| 65 years or more | 30,371 | 100.0 | 73.1 | 2.2 | 24.7 |
| Race/Ethnicity | | | | | |
| Black | 14,595 | 100.0 | 68.0 | 3.7 | 28.4 |
| Hispanic | 14,005 | 100.0 | 65.1 | 3.1 | 31.9 |
| Asian | 6,385 | 100.0 | 78.6 | 2.1 | 19.3 |
| White | 81,538 | 100.0 | 79.6 | 1.2 | 19.1 |
| Other | 1,730 | 100.0 | 67.5 | 2.8 | 29.7 |
| Disability status | | | | | |
| Disabled, age 25 to 64 | 9,037 | 100.0 | 57.4 | 4.1 | 38.6 |
| Not disabled, age 25 to 64 | 73,048 | 100.0 | 80.1 | 1.4 | 18.5 |
| Not applicable (not age 25 to 64) | 36,168 | 100.0 | 73.0 | 2.1 | 24.8 |
| Monthly income volatility | | | | | |
| Income was about the same each month | 86,178 | 100.0 | 76.4 | 1.9 | 21.7 |
| Income varied somewhat from month to month | 19,405 | 100.0 | 77.2 | 1.4 | 21.4 |
| Income varied a lot from month to month | 4,308 | 100.0 | 72.1 | 2.6 | 25.3 |
| Unknown | 8,362 | 100.0 | 74.7 | 1.4 | 24.0 |
| Employment status | | | | | |
| Employed | 74,424 | 100.0 | 80.4 | 1.3 | 18.3 |
| Unemployed | 2,694 | 100.0 | 66.1 | 3.3 | 30.6 |
| Not in labor force | 41,135 | 100.0 | 69.4 | 2.7 | 27.9 |

B.1 Types of Accounts Owned by Banked Households, 2017

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Checking and savings (Percent) | Savings only (Percent) | Checking only (Percent) |
|-------------------------------------|------------------------------|-----------------------|--------------------------------|------------------------|-------------------------|
| Homeownership | | | | | |
| Homeowner | 78,910 | 100.0 | 81.7 | 1.2 | 17.0 |
| Non-homeowner | 39,343 | 100.0 | 65.2 | 3.0 | 31.8 |
| Household type | | | | | |
| Married couple | 58,518 | 100.0 | 84.0 | 1.0 | 15.0 |
| Unmarried female-headed family | 12,509 | 100.0 | 66.8 | 2.2 | 31.0 |
| Unmarried male-headed family | 5,800 | 100.0 | 67.3 | 2.7 | 30.0 |
| Female individual | 21,906 | 100.0 | 70.0 | 2.6 | 27.4 |
| Male individual | 19,270 | 100.0 | 68.6 | 2.8 | 28.6 |
| Other | NA | NA | NA | NA | NA |
| Nativity | | | | | |
| U.S.-born | 101,734 | 100.0 | 77.5 | 1.7 | 20.9 |
| Foreign-born citizen | 9,371 | 100.0 | 72.9 | 1.8 | 25.3 |
| Foreign-born non-citizen | 7,148 | 100.0 | 63.1 | 4.0 | 32.9 |
| Spanish only language spoken | | | | | |
| Spanish is not only language spoken | 114,600 | 100.0 | 77.2 | 1.6 | 21.2 |
| Spanish is only language spoken | 3,653 | 100.0 | 46.0 | 7.1 | 46.9 |
| Metropolitan status | | | | | |
| Metropolitan area - principal city | 33,973 | 100.0 | 76.9 | 2.0 | 21.1 |
| Metropolitan area - balance | 51,706 | 100.0 | 79.2 | 1.4 | 19.5 |
| Not in metropolitan area | 15,833 | 100.0 | 67.7 | 2.6 | 29.7 |
| Not identified | 16,741 | 100.0 | 74.0 | 2.1 | 23.9 |
| Geographic region | | | | | |
| Northeast | 20,814 | 100.0 | 77.6 | 2.2 | 20.2 |
| Midwest | 25,733 | 100.0 | 77.1 | 1.8 | 21.0 |
| South | 44,629 | 100.0 | 72.5 | 1.9 | 25.6 |
| West | 27,078 | 100.0 | 80.4 | 1.5 | 18.2 |

Excludes households with missing information on bank account types. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.2 Savings Account Ownership Rates by Household Characteristics, Banked Households, 2013-2017

For all banked households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 76.0 | 77.8 | 78.0 | (77.6, 78.5) | 0.3 | (-0.4, 1.0) |
| Family income | | | | | | |
| Less than \$15,000 | 51.5 | 52.6 | 52.8 | (51.1, 54.5) | 0.2 | (-2.1, 2.6) |
| \$15,000 to \$30,000 | 62.1 | 62.9 | 61.2 | (59.7, 62.7) | -1.8 | (-3.6, 0.1) |
| \$30,000 to \$50,000 | 73.7 | 75.3 | 73.8 | (72.8, 74.8) | -1.5* | (-2.8, -0.2) |
| \$50,000 to \$75,000 | 82.3 | 83.2 | 83.2 | (82.4, 84.0) | 0.0 | (-1.2, 1.3) |
| At least \$75,000 | 90.5 | 91.6 | 91.0 | (90.4, 91.5) | -0.7 | (-1.3, 0.0) |
| Education | | | | | | |
| No high school diploma | 54.4 | 53.8 | 52.7 | (50.7, 54.6) | -1.2 | (-3.7, 1.3) |
| High school diploma | 68.4 | 69.1 | 70.7 | (69.6, 71.7) | 1.6* | (0.1, 3.1) |
| Some college | 76.7 | 79.2 | 78.3 | (77.5, 79.0) | -0.9 | (-2.0, 0.2) |
| College degree | 86.8 | 88.7 | 88.0 | (87.5, 88.6) | -0.6 | (-1.4, 0.1) |
| Age group | | | | | | |
| 15 to 24 years | 72.0 | 75.5 | 74.3 | (71.9, 76.6) | -1.2 | (-4.7, 2.3) |
| 25 to 34 years | 77.6 | 79.9 | 79.9 | (78.9, 80.9) | 0.0 | (-1.6, 1.7) |
| 35 to 44 years | 77.3 | 79.9 | 80.1 | (78.9, 81.2) | 0.2 | (-1.3, 1.7) |
| 45 to 54 years | 77.9 | 79.2 | 80.0 | (79.0, 80.9) | 0.8 | (-0.6, 2.2) |
| 55 to 64 years | 75.7 | 76.8 | 77.5 | (76.4, 78.6) | 0.7 | (-0.7, 2.2) |
| 65 years or more | 73.6 | 75.1 | 75.3 | (74.4, 76.2) | 0.3 | (-0.9, 1.4) |
| Race/Ethnicity | | | | | | |
| Black | 67.4 | 70.7 | 71.6 | (70.0, 73.2) | 1.0 | (-1.3, 3.2) |
| Hispanic | 66.3 | 68.2 | 68.1 | (66.4, 69.9) | 0.0 | (-2.6, 2.5) |
| Asian | 81.2 | 81.2 | 80.7 | (78.5, 82.7) | -0.5 | (-3.3, 2.2) |
| White | 78.7 | 80.4 | 80.9 | (80.3, 81.4) | 0.4 | (-0.3, 1.1) |
| Other | 67.2 | 72.3 | 70.3 | (66.4, 73.9) | -2.0 | (-7.3, 3.3) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 58.4 | 58.6 | 61.4 | (59.6, 63.2) | 2.9* | (0.3, 5.4) |
| Not disabled, age 25 to 64 | 79.4 | 81.5 | 81.5 | (81.0, 82.1) | 0.1 | (-0.8, 0.9) |
| Not applicable (not age 25 to 64) | 73.3 | 75.1 | 75.2 | (74.3, 76.0) | 0.0 | (-1.1, 1.1) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 78.0 | 78.3 | (77.7, 78.8) | 0.3 | (-0.5, 1.0) |
| Income varied somewhat from month to month | | 79.4 | 78.6 | (77.5, 79.6) | -0.8 | (-2.4, 0.7) |
| Income varied a lot from month to month | | 73.8 | 74.7 | (72.4, 76.9) | 1.0 | (-2.3, 4.2) |
| Unknown | | 73.1 | 76.0 | (74.1, 77.9) | 3.0* | (0.3, 5.6) |
| Employment status | | | | | | |
| Employed | 79.8 | 81.9 | 81.7 | (81.1, 82.2) | -0.3 | (-1.0, 0.5) |
| Unemployed | 67.8 | 70.6 | 69.4 | (66.1, 72.4) | -1.2 | (-5.4, 3.0) |
| Not in labor force | 70.0 | 70.8 | 72.1 | (71.2, 73.0) | 1.3* | (0.1, 2.5) |

B.2 Savings Account Ownership Rates by Household Characteristics, Banked Households, 2013-2017

For all banked households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| Homeownership | | | | | | |
| Homeowner | 80.9 | 82.8 | 83.0 | (82.4, 83.5) | 0.2 | (-0.5, 0.9) |
| Non-homeowner | 65.4 | 67.8 | 68.2 | (67.2, 69.1) | 0.4 | (-1.0, 1.8) |
| Household type | | | | | | |
| Married couple | 82.7 | 84.4 | 85.0 | (84.4, 85.6) | 0.6 | (-0.2, 1.4) |
| Unmarried female-headed family | 67.1 | 67.3 | 69.0 | (67.4, 70.6) | 1.8 | (-0.2, 3.7) |
| Unmarried male-headed family | 67.7 | 72.1 | 70.0 | (67.6, 72.3) | -2.1 | (-5.4, 1.2) |
| Female individual | 70.6 | 73.3 | 72.6 | (71.5, 73.6) | -0.8 | (-2.1, 0.6) |
| Male individual | 69.8 | 72.1 | 71.4 | (70.1, 72.7) | -0.7 | (-2.6, 1.2) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 77.0 | 78.9 | 79.1 | (78.6, 79.6) | 0.2 | (-0.5, 0.9) |
| Foreign-born citizen | 73.1 | 74.0 | 74.7 | (72.9, 76.4) | 0.7 | (-1.8, 3.2) |
| Foreign-born non-citizen | 65.0 | 66.0 | 67.1 | (65.1, 69.0) | 1.1 | (-1.9, 4.1) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 76.4 | 78.2 | 78.8 | (78.4, 79.3) | 0.6 | (0.0, 1.3) |
| Spanish is only language spoken | 52.6 | 50.3 | 53.1 | (49.5, 56.7) | 2.8 | (-3.2, 8.8) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 77.0 | 77.7 | 78.9 | (77.9, 79.9) | 1.1 | (-0.3, 2.5) |
| Metropolitan area - balance | 78.8 | 80.8 | 80.5 | (79.8, 81.2) | -0.3 | (-1.2, 0.7) |
| Not in metropolitan area | 67.3 | 69.5 | 70.3 | (68.6, 71.9) | 0.8 | (-1.1, 2.6) |
| Not identified | 75.7 | 76.7 | 76.1 | (74.7, 77.4) | -0.6 | (-2.3, 1.1) |
| Geographic region | | | | | | |
| Northeast | 78.2 | 78.4 | 79.8 | (78.7, 80.9) | 1.4 | (-0.2, 3.0) |
| Midwest | 78.2 | 80.0 | 79.0 | (78.0, 79.9) | -1.0 | (-2.3, 0.4) |
| South | 70.9 | 73.2 | 74.4 | (73.5, 75.3) | 1.2* | (0.0, 2.4) |
| West | 80.8 | 82.6 | 81.8 | (80.8, 82.8) | -0.8 | (-2.1, 0.5) |

Excludes households with missing information on bank account types. Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.3 All Methods Used to Access Bank Accounts by Banking Status and Household Characteristics, 2017

For all banked households that accessed their account in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank teller (Percent) | ATM/Kiosk (Percent) | Telephone banking (Percent) | Online banking (Percent) | Mobile banking (Percent) | Other (Percent) |
|--|------------------------------|-----------------------|-----------------------|---------------------|-----------------------------|--------------------------|--------------------------|-----------------|
| All | 115,040 | 100.0 | 73.6 | 71.6 | 28.9 | 63.0 | 40.4 | 0.9 |
| Unbanked and underbanked | | | | | | | | |
| Banked: Underbanked | 23,880 | 100.0 | 73.6 | 78.3 | 33.4 | 58.5 | 46.1 | 0.3 |
| Banked: Fully banked | 86,924 | 100.0 | 73.6 | 69.9 | 27.9 | 64.7 | 39.2 | 1.0 |
| Banked: Underbanked status unknown | 4,236 | 100.0 | 74.1 | 68.4 | 25.5 | 53.7 | 34.4 | 1.3 |
| Family income | | | | | | | | |
| Less than \$15,000 | 10,882 | 100.0 | 70.6 | 58.4 | 20.9 | 33.2 | 22.3 | 2.4 |
| \$15,000 to \$30,000 | 16,254 | 100.0 | 74.6 | 61.1 | 22.5 | 38.4 | 25.3 | 1.5 |
| \$30,000 to \$50,000 | 23,113 | 100.0 | 74.3 | 70.1 | 27.2 | 54.8 | 35.2 | 0.9 |
| \$50,000 to \$75,000 | 22,552 | 100.0 | 73.7 | 72.5 | 30.3 | 67.8 | 40.9 | 0.5 |
| At least \$75,000 | 42,239 | 100.0 | 73.5 | 79.4 | 33.7 | 82.1 | 53.5 | 0.4 |
| Education | | | | | | | | |
| No high school diploma | 8,861 | 100.0 | 73.4 | 57.1 | 18.4 | 24.5 | 18.0 | 1.9 |
| High school diploma | 28,442 | 100.0 | 74.3 | 65.8 | 24.7 | 46.7 | 29.5 | 1.5 |
| Some college | 33,782 | 100.0 | 73.9 | 72.7 | 30.9 | 65.2 | 41.7 | 0.7 |
| College degree | 43,954 | 100.0 | 72.9 | 77.5 | 32.3 | 79.7 | 51.1 | 0.5 |
| Age group | | | | | | | | |
| 15 to 24 years | 5,780 | 100.0 | 64.2 | 78.6 | 29.8 | 67.9 | 63.5 | 0.3 |
| 25 to 34 years | 18,539 | 100.0 | 65.3 | 81.1 | 32.5 | 76.5 | 65.7 | 0.2 |
| 35 to 44 years | 19,067 | 100.0 | 68.7 | 78.4 | 32.8 | 74.1 | 56.0 | 0.2 |
| 45 to 54 years | 20,691 | 100.0 | 74.5 | 77.8 | 32.6 | 70.6 | 45.6 | 0.4 |
| 55 to 64 years | 22,079 | 100.0 | 76.0 | 72.5 | 28.8 | 61.7 | 30.1 | 0.7 |
| 65 years or more | 28,884 | 100.0 | 81.6 | 54.6 | 21.4 | 41.6 | 13.5 | 2.3 |
| Race/Ethnicity | | | | | | | | |
| Black | 14,154 | 100.0 | 69.2 | 74.7 | 32.5 | 54.1 | 41.0 | 0.9 |
| Hispanic | 13,591 | 100.0 | 68.9 | 73.2 | 28.2 | 53.5 | 42.5 | 0.5 |
| Asian | 6,242 | 100.0 | 66.7 | 70.9 | 25.7 | 72.6 | 47.5 | 0.3 |
| White | 79,349 | 100.0 | 75.6 | 70.7 | 28.5 | 65.6 | 39.3 | 1.0 |
| Other | 1,704 | 100.0 | 76.4 | 78.6 | 37.9 | 56.6 | 44.0 | 0.4 |
| Disability status | | | | | | | | |
| Disabled, age 25 to 64 | 8,737 | 100.0 | 72.4 | 70.1 | 28.5 | 47.4 | 28.6 | 1.2 |
| Not disabled, age 25 to 64 | 71,639 | 100.0 | 71.3 | 78.1 | 32.0 | 73.2 | 50.9 | 0.3 |
| Not applicable (not age 25 to 64) | 34,664 | 100.0 | 78.7 | 58.6 | 22.8 | 46.0 | 21.8 | 2.0 |
| Monthly income volatility | | | | | | | | |
| Income was about the same each month | 85,368 | 100.0 | 72.9 | 70.4 | 28.0 | 62.2 | 38.9 | 1.0 |
| Income varied somewhat from month to month | 19,294 | 100.0 | 76.3 | 77.9 | 32.7 | 68.1 | 48.4 | 0.5 |
| Income varied a lot from month to month | 4,279 | 100.0 | 79.2 | 75.8 | 36.1 | 68.5 | 47.5 | 0.7 |
| Unknown | 6,099 | 100.0 | 71.3 | 66.4 | 25.5 | 54.1 | 31.4 | 1.1 |

B.3 All Methods Used to Access Bank Accounts by Banking Status and Household Characteristics, 2017

For all banked households that accessed their account in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank teller (Percent) | ATM/Kiosk (Percent) | Telephone banking (Percent) | Online banking (Percent) | Mobile banking (Percent) | Other (Percent) |
|-------------------------------------|------------------------------|-----------------------|-----------------------|---------------------|-----------------------------|--------------------------|--------------------------|-----------------|
| Employment status | | | | | | | | |
| Employed | 73,004 | 100.0 | 71.6 | 77.6 | 31.8 | 72.9 | 51.0 | 0.3 |
| Unemployed | 2,675 | 100.0 | 72.0 | 78.7 | 33.3 | 62.4 | 44.5 | - |
| Not in labor force | 39,361 | 100.0 | 77.3 | 60.1 | 23.4 | 44.8 | 20.6 | 1.9 |
| Homeownership | | | | | | | | |
| Homeowner | 76,632 | 100.0 | 77.0 | 70.5 | 29.3 | 65.2 | 37.6 | 0.8 |
| Non-homeowner | 38,408 | 100.0 | 66.8 | 73.8 | 28.2 | 58.8 | 46.1 | 1.0 |
| Household type | | | | | | | | |
| Married couple | 57,182 | 100.0 | 75.8 | 73.9 | 31.2 | 70.6 | 43.5 | 0.5 |
| Unmarried female-headed family | 12,248 | 100.0 | 71.3 | 75.8 | 30.4 | 58.4 | 45.4 | 0.5 |
| Unmarried male-headed family | 5,730 | 100.0 | 71.9 | 73.9 | 27.4 | 57.5 | 41.8 | 0.5 |
| Female individual | 20,943 | 100.0 | 71.1 | 62.6 | 24.9 | 51.8 | 30.4 | 2.1 |
| Male individual | 18,664 | 100.0 | 71.5 | 71.1 | 25.8 | 57.1 | 38.2 | 1.0 |
| Other | NA | NA | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | | | |
| U.S.-born | 98,964 | 100.0 | 74.3 | 71.8 | 29.5 | 63.7 | 40.5 | 1.0 |
| Foreign-born citizen | 9,039 | 100.0 | 72.6 | 69.5 | 26.5 | 61.1 | 38.4 | 0.6 |
| Foreign-born non-citizen | 7,037 | 100.0 | 64.8 | 70.9 | 24.4 | 55.7 | 41.5 | 0.2 |
| Spanish only language spoken | | | | | | | | |
| Spanish is not only language spoken | 111,505 | 100.0 | 73.7 | 71.9 | 29.3 | 64.1 | 41.0 | 0.9 |
| Spanish is only language spoken | 3,535 | 100.0 | 70.1 | 62.4 | 16.8 | 28.5 | 22.7 | 0.4 |
| Metropolitan status | | | | | | | | |
| Metropolitan area - principal city | 33,167 | 100.0 | 69.4 | 75.2 | 30.8 | 64.6 | 45.0 | 0.8 |
| Metropolitan area - balance | 50,242 | 100.0 | 73.1 | 72.9 | 28.7 | 67.1 | 41.9 | 0.8 |
| Not in metropolitan area | 15,251 | 100.0 | 79.8 | 61.7 | 26.3 | 49.4 | 29.1 | 1.3 |
| Not identified | 16,380 | 100.0 | 77.6 | 69.7 | 28.3 | 59.8 | 37.1 | 0.7 |
| Geographic region | | | | | | | | |
| Northeast | 20,485 | 100.0 | 74.9 | 73.8 | 27.1 | 61.6 | 36.4 | 0.8 |
| Midwest | 25,012 | 100.0 | 76.9 | 68.2 | 27.0 | 62.3 | 39.4 | 1.1 |
| South | 43,114 | 100.0 | 72.0 | 70.6 | 29.3 | 61.0 | 39.7 | 0.9 |
| West | 26,429 | 100.0 | 72.0 | 74.7 | 31.7 | 68.0 | 45.7 | 0.6 |

Excludes households with missing information on bank account access methods used. Row percentages may not sum to 100 because households were asked to select all bank account methods used. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.4 Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2017

For all banked households that accessed their account in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank teller (Percent) | ATM/Kiosk (Percent) | Telephone banking (Percent) | Online banking (Percent) | Mobile banking (Percent) | Other (Percent) | Unknown (Percent) |
|--|------------------------------|-----------------------|-----------------------|---------------------|-----------------------------|--------------------------|--------------------------|-----------------|-------------------|
| All | 115,040 | 100.0 | 24.3 | 19.9 | 2.9 | 36.0 | 15.6 | 0.7 | 0.6 |
| Unbanked and underbanked | | | | | | | | | |
| Banked: Underbanked | 23,880 | 100.0 | 22.3 | 25.7 | 3.9 | 26.8 | 20.8 | 0.3 | 0.3 |
| Banked: Fully banked | 86,924 | 100.0 | 24.6 | 18.2 | 2.7 | 38.9 | 14.5 | 0.8 | 0.3 |
| Banked: Underbanked status unknown | 4,236 | 100.0 | 29.0 | 21.9 | 2.1 | 28.5 | 9.5 | 1.0 | 7.9 |
| Family income | | | | | | | | | |
| Less than \$15,000 | 10,882 | 100.0 | 38.8 | 26.0 | 4.1 | 17.2 | 11.2 | 2.2 | 0.4 |
| \$15,000 to \$30,000 | 16,254 | 100.0 | 38.0 | 24.5 | 4.3 | 19.4 | 11.7 | 1.5 | 0.6 |
| \$30,000 to \$50,000 | 23,113 | 100.0 | 28.9 | 22.8 | 3.4 | 27.7 | 16.0 | 0.8 | 0.4 |
| \$50,000 to \$75,000 | 22,552 | 100.0 | 23.3 | 18.7 | 3.0 | 38.0 | 15.8 | 0.4 | 0.7 |
| At least \$75,000 | 42,239 | 100.0 | 13.3 | 15.5 | 1.8 | 50.6 | 17.9 | 0.2 | 0.7 |
| Education | | | | | | | | | |
| No high school diploma | 8,861 | 100.0 | 46.2 | 28.2 | 4.2 | 10.8 | 8.2 | 1.9 | 0.4 |
| High school diploma | 28,442 | 100.0 | 33.8 | 24.4 | 3.6 | 24.7 | 11.6 | 1.3 | 0.6 |
| Some college | 33,782 | 100.0 | 22.9 | 20.3 | 3.3 | 35.0 | 17.5 | 0.5 | 0.5 |
| College degree | 43,954 | 100.0 | 14.8 | 15.0 | 2.0 | 49.1 | 18.2 | 0.2 | 0.7 |
| Age group | | | | | | | | | |
| 15 to 24 years | 5,780 | 100.0 | 13.3 | 21.9 | 2.2 | 26.2 | 36.1 | 0.3 | 0.2 |
| 25 to 34 years | 18,539 | 100.0 | 10.6 | 15.9 | 1.9 | 35.7 | 35.0 | 0.1 | 0.7 |
| 35 to 44 years | 19,067 | 100.0 | 13.6 | 17.8 | 2.8 | 42.4 | 22.6 | 0.1 | 0.6 |
| 45 to 54 years | 20,691 | 100.0 | 18.7 | 22.2 | 2.6 | 42.6 | 13.2 | 0.2 | 0.5 |
| 55 to 64 years | 22,079 | 100.0 | 26.1 | 23.4 | 3.5 | 39.0 | 7.0 | 0.4 | 0.6 |
| 65 years or more | 28,884 | 100.0 | 45.1 | 18.9 | 3.6 | 26.9 | 2.7 | 2.2 | 0.7 |
| Race/Ethnicity | | | | | | | | | |
| Black | 14,154 | 100.0 | 23.8 | 28.4 | 4.4 | 24.3 | 17.7 | 0.8 | 0.6 |
| Hispanic | 13,591 | 100.0 | 25.9 | 25.3 | 2.9 | 25.8 | 19.3 | 0.4 | 0.5 |
| Asian | 6,242 | 100.0 | 19.1 | 15.2 | 2.2 | 46.0 | 16.3 | 0.2 | 1.0 |
| White | 79,349 | 100.0 | 24.5 | 17.7 | 2.7 | 39.2 | 14.5 | 0.8 | 0.6 |
| Other | 1,704 | 100.0 | 24.5 | 24.2 | 2.6 | 29.8 | 18.5 | 0.1 | 0.3 |
| Disability status | | | | | | | | | |
| Disabled, age 25 to 64 | 8,737 | 100.0 | 28.7 | 27.9 | 5.2 | 26.5 | 10.0 | 1.0 | 0.6 |
| Not disabled, age 25 to 64 | 71,639 | 100.0 | 16.3 | 19.1 | 2.4 | 41.6 | 19.8 | 0.1 | 0.6 |
| Not applicable (not age 25 to 64) | 34,664 | 100.0 | 39.8 | 19.4 | 3.4 | 26.8 | 8.2 | 1.8 | 0.6 |

B.4 Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2017

For all banked households that accessed their account in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank teller (Percent) | ATM/Kiosk (Percent) | Telephone banking (Percent) | Online banking (Percent) | Mobile banking (Percent) | Other (Percent) | Unknown (Percent) |
|--|------------------------------|-----------------------|-----------------------|---------------------|-----------------------------|--------------------------|--------------------------|-----------------|-------------------|
| Monthly income volatility | | | | | | | | | |
| Income was about the same each month | 85,368 | 100.0 | 24.8 | 19.7 | 2.9 | 36.6 | 14.9 | 0.8 | 0.3 |
| Income varied somewhat from month to month | 19,294 | 100.0 | 20.8 | 20.5 | 3.1 | 35.2 | 19.6 | 0.3 | 0.4 |
| Income varied a lot from month to month | 4,279 | 100.0 | 24.9 | 16.4 | 2.7 | 35.8 | 19.3 | 0.4 | 0.4 |
| Unknown | 6,099 | 100.0 | 28.6 | 22.5 | 2.8 | 29.7 | 10.0 | 0.9 | 5.5 |
| Employment status | | | | | | | | | |
| Employed | 73,004 | 100.0 | 16.8 | 18.6 | 2.3 | 41.1 | 20.4 | 0.2 | 0.6 |
| Unemployed | 2,675 | 100.0 | 20.3 | 24.0 | 3.6 | 30.2 | 21.2 | - | 0.7 |
| Not in labor force | 39,361 | 100.0 | 38.5 | 21.9 | 4.0 | 26.9 | 6.3 | 1.8 | 0.7 |
| Homeownership | | | | | | | | | |
| Homeowner | 76,632 | 100.0 | 26.1 | 17.8 | 2.8 | 39.7 | 12.3 | 0.6 | 0.6 |
| Non-homeowner | 38,408 | 100.0 | 20.8 | 24.0 | 3.1 | 28.5 | 22.1 | 0.9 | 0.5 |
| Household type | | | | | | | | | |
| Married couple | 57,182 | 100.0 | 22.1 | 17.2 | 2.4 | 42.6 | 14.8 | 0.3 | 0.6 |
| Unmarried female-headed family | 12,248 | 100.0 | 22.1 | 26.1 | 3.6 | 28.1 | 19.4 | 0.4 | 0.3 |
| Unmarried male-headed family | 5,730 | 100.0 | 25.0 | 25.7 | 3.2 | 27.3 | 17.9 | 0.4 | 0.5 |
| Female individual | 20,943 | 100.0 | 30.3 | 19.2 | 4.5 | 30.4 | 12.9 | 2.0 | 0.7 |
| Male individual | 18,664 | 100.0 | 25.7 | 22.9 | 2.5 | 30.0 | 17.5 | 0.8 | 0.6 |
| Other | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | | | | |
| U.S.-born | 98,964 | 100.0 | 24.0 | 19.6 | 2.9 | 36.4 | 15.7 | 0.8 | 0.6 |
| Foreign-born citizen | 9,039 | 100.0 | 26.2 | 21.9 | 2.9 | 35.3 | 12.4 | 0.5 | 0.8 |
| Foreign-born non-citizen | 7,037 | 100.0 | 26.2 | 21.6 | 2.8 | 30.5 | 17.9 | 0.2 | 0.9 |
| Spanish only language spoken | | | | | | | | | |
| Spanish is not only language spoken | 111,505 | 100.0 | 23.8 | 19.5 | 2.9 | 36.7 | 15.8 | 0.7 | 0.6 |
| Spanish is only language spoken | 3,535 | 100.0 | 41.7 | 31.3 | 3.0 | 14.0 | 9.3 | 0.4 | 0.3 |

B.4 Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2017

For all banked households that accessed their account in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank teller (Percent) | ATM/Kiosk (Percent) | Telephone banking (Percent) | Online banking (Percent) | Mobile banking (Percent) | Other (Percent) | Unknown (Percent) |
|------------------------------------|------------------------------|-----------------------|-----------------------|---------------------|-----------------------------|--------------------------|--------------------------|-----------------|-------------------|
| Metropolitan status | | | | | | | | | |
| Metropolitan area - principal city | 33,167 | 100.0 | 19.8 | 21.9 | 2.9 | 35.9 | 18.1 | 0.7 | 0.6 |
| Metropolitan area - balance | 50,242 | 100.0 | 21.8 | 19.2 | 2.7 | 39.4 | 15.6 | 0.7 | 0.6 |
| Not in metropolitan area | 15,251 | 100.0 | 37.8 | 18.3 | 3.9 | 27.4 | 11.2 | 1.1 | 0.5 |
| Not identified | 16,380 | 100.0 | 28.8 | 19.3 | 2.8 | 33.5 | 14.5 | 0.6 | 0.6 |
| Geographic region | | | | | | | | | |
| Northeast | 20,485 | 100.0 | 26.0 | 24.4 | 2.9 | 33.0 | 12.3 | 0.6 | 0.9 |
| Midwest | 25,012 | 100.0 | 27.5 | 16.5 | 2.8 | 36.4 | 15.3 | 0.9 | 0.5 |
| South | 43,114 | 100.0 | 24.5 | 19.7 | 3.3 | 35.4 | 15.9 | 0.8 | 0.5 |
| West | 26,429 | 100.0 | 19.6 | 19.7 | 2.6 | 38.9 | 18.0 | 0.5 | 0.6 |

Excludes households with missing information on bank account access methods used. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.5 Bank Teller as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|--|
| All | 32.2 | 28.2 | 24.3 | (23.8, 24.8) | -3.8* | (-4.5, -3.2) |
| Unbanked and underbanked | | | | | | |
| Banked: Underbanked | 29.0 | 27.8 | 22.3 | (21.4, 23.3) | -5.5* | (-7.1, -3.9) |
| Banked: Fully banked | 33.0 | 28.2 | 24.6 | (24.1, 25.2) | -3.5* | (-4.3, -2.8) |
| Banked: Underbanked status unknown | 38.8 | 31.5 | 29.0 | (26.6, 31.6) | -2.4 | (-6.5, 1.7) |
| Family income | | | | | | |
| Less than \$15,000 | 47.5 | 41.7 | 38.8 | (37.1, 40.5) | -2.8* | (-5.0, -0.7) |
| \$15,000 to \$30,000 | 44.9 | 40.5 | 38.0 | (36.7, 39.3) | -2.5* | (-4.2, -0.7) |
| \$30,000 to \$50,000 | 35.7 | 32.5 | 28.9 | (27.7, 30.1) | -3.6* | (-5.3, -1.9) |
| \$50,000 to \$75,000 | 28.3 | 25.8 | 23.3 | (22.4, 24.3) | -2.5* | (-3.8, -1.2) |
| At least \$75,000 | 20.1 | 16.7 | 13.3 | (12.7, 14.0) | -3.4* | (-4.3, -2.5) |
| Education | | | | | | |
| No high school diploma | 55.6 | 50.8 | 46.2 | (44.2, 48.3) | -4.5* | (-7.4, -1.6) |
| High school diploma | 41.8 | 38.2 | 33.8 | (32.8, 34.8) | -4.4* | (-5.9, -2.9) |
| Some college | 30.2 | 25.6 | 22.9 | (22.1, 23.8) | -2.6* | (-3.8, -1.4) |
| College degree | 21.0 | 17.9 | 14.8 | (14.2, 15.4) | -3.1* | (-4.1, -2.1) |
| Age group | | | | | | |
| 15 to 24 years | 21.1 | 15.9 | 13.3 | (11.5, 15.2) | -2.7* | (-5.3, -0.1) |
| 25 to 34 years | 17.0 | 14.3 | 10.6 | (9.8, 11.5) | -3.6* | (-4.9, -2.4) |
| 35 to 44 years | 21.1 | 16.9 | 13.6 | (12.6, 14.6) | -3.3* | (-4.7, -2.0) |
| 45 to 54 years | 26.7 | 22.9 | 18.7 | (17.7, 19.7) | -4.2* | (-5.8, -2.6) |
| 55 to 64 years | 36.1 | 31.7 | 26.1 | (25.1, 27.0) | -5.6* | (-7.1, -4.1) |
| 65 years or more | 54.6 | 48.7 | 45.1 | (44.1, 46.1) | -3.6* | (-4.9, -2.3) |
| Race/Ethnicity | | | | | | |
| Black | 33.1 | 30.1 | 23.8 | (22.4, 25.3) | -6.3* | (-8.3, -4.3) |
| Hispanic | 34.0 | 29.3 | 25.9 | (24.4, 27.4) | -3.4* | (-5.6, -1.2) |
| Asian | 29.7 | 25.5 | 19.1 | (17.1, 21.2) | -6.4* | (-9.7, -3.1) |
| White | 32.0 | 27.9 | 24.5 | (24.0, 25.1) | -3.3* | (-4.0, -2.7) |
| Other | 32.0 | 25.4 | 24.5 | (20.8, 28.6) | -0.8 | (-5.9, 4.2) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 35.6 | 32.4 | 28.7 | (27.0, 30.5) | -3.7* | (-6.1, -1.4) |
| Not disabled, age 25 to 64 | 24.5 | 20.6 | 16.3 | (15.8, 16.8) | -4.3* | (-5.0, -3.5) |
| Not applicable (not age 25 to 64) | 49.0 | 43.3 | 39.8 | (38.9, 40.7) | -3.5* | (-4.7, -2.3) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 28.6 | 24.8 | (24.3, 25.3) | -3.8* | (-4.5, -3.0) |
| Income varied somewhat from month to month | | 25.3 | 20.8 | (19.6, 22.0) | -4.5* | (-6.2, -2.8) |

B.5 Bank Teller as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|--|
| Income varied a lot from month to month | | 30.2 | 24.9 | (22.6, 27.4) | -5.3* | (-8.6, -1.9) |
| Unknown | | 30.3 | 28.6 | (26.4, 31.0) | -1.7 | (-4.9, 1.5) |
| Employment status | | | | | | |
| Employed | 24.7 | 20.6 | 16.8 | (16.3, 17.3) | -3.8* | (-4.5, -3.0) |
| Unemployed | 28.7 | 21.4 | 20.3 | (17.5, 23.5) | -1.1 | (-5.3, 3.1) |
| Not in labor force | 47.1 | 42.6 | 38.5 | (37.6, 39.4) | -4.1* | (-5.3, -3.0) |
| Homeownership | | | | | | |
| Homeowner | 34.1 | 30.2 | 26.1 | (25.5, 26.7) | -4.1* | (-4.9, -3.3) |
| Non-homeowner | 28.2 | 24.2 | 20.8 | (20.0, 21.6) | -3.4* | (-4.5, -2.2) |
| Household type | | | | | | |
| Married couple | 30.4 | 26.2 | 22.1 | (21.4, 22.8) | -4.1* | (-5.0, -3.2) |
| Unmarried female-headed family | 30.2 | 25.8 | 22.1 | (20.7, 23.4) | -3.8* | (-5.8, -1.8) |
| Unmarried male-headed family | 34.1 | 28.4 | 25.0 | (23.0, 27.2) | -3.4* | (-6.4, -0.4) |
| Female individual | 38.4 | 34.8 | 30.3 | (29.3, 31.4) | -4.4* | (-6.0, -2.9) |
| Male individual | 32.2 | 28.5 | 25.7 | (24.5, 26.9) | -2.8* | (-4.5, -1.2) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 31.6 | 27.5 | 24.0 | (23.5, 24.5) | -3.5* | (-4.2, -2.8) |
| Foreign-born citizen | 37.0 | 34.4 | 26.2 | (24.6, 27.9) | -8.2* | (-10.8, -5.5) |
| Foreign-born non-citizen | 35.1 | 29.0 | 26.2 | (24.1, 28.4) | -2.8* | (-5.5, 0.0) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 31.9 | 27.8 | 23.8 | (23.3, 24.2) | -4.0* | (-4.7, -3.4) |
| Spanish is only language spoken | 54.3 | 49.7 | 41.7 | (38.4, 45.0) | -8.0* | (-13.4, -2.6) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 28.9 | 24.6 | 19.8 | (19.0, 20.6) | -4.8* | (-6.0, -3.6) |
| Metropolitan area - balance | 29.1 | 24.9 | 21.8 | (21.1, 22.4) | -3.2* | (-4.1, -2.2) |
| Not in metropolitan area | 44.9 | 41.5 | 37.8 | (36.2, 39.4) | -3.8* | (-5.8, -1.8) |
| Not identified | 34.0 | 31.9 | 28.8 | (27.5, 30.1) | -3.1* | (-5.0, -1.3) |
| Geographic region | | | | | | |
| Northeast | 32.9 | 27.9 | 26.0 | (24.9, 27.0) | -2.0* | (-3.5, -0.5) |
| Midwest | 35.6 | 31.2 | 27.5 | (26.5, 28.6) | -3.7* | (-5.1, -2.2) |
| South | 33.3 | 29.7 | 24.5 | (23.8, 25.3) | -5.2* | (-6.3, -4.0) |
| West | 26.4 | 23.0 | 19.6 | (18.8, 20.5) | -3.4* | (-4.7, -2.0) |

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.6 ATM/Kiosk as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| All | 24.4 | 21.0 | 19.9 | (19.4, 20.3) | -1.2* | (-1.8, -0.5) |
| Unbanked and underbanked | | | | | | |
| Banked: Underbanked | 29.5 | 27.0 | 25.7 | (24.6, 26.9) | -1.3 | (-2.8, 0.2) |
| Banked: Fully banked | 23.0 | 19.2 | 18.2 | (17.7, 18.6) | -1.0* | (-1.7, -0.4) |
| Banked: Underbanked status unknown | 21.2 | 23.6 | 21.9 | (19.9, 24.1) | -1.7 | (-5.0, 1.6) |
| Family income | | | | | | |
| Less than \$15,000 | 27.1 | 25.6 | 26.0 | (24.4, 27.7) | 0.4 | (-1.7, 2.6) |
| \$15,000 to \$30,000 | 26.3 | 25.0 | 24.5 | (23.2, 25.8) | -0.5 | (-2.1, 1.2) |
| \$30,000 to \$50,000 | 26.3 | 23.8 | 22.8 | (21.9, 23.8) | -0.9 | (-2.2, 0.3) |
| \$50,000 to \$75,000 | 24.0 | 19.6 | 18.7 | (17.7, 19.7) | -0.9 | (-2.3, 0.5) |
| At least \$75,000 | 21.4 | 16.9 | 15.5 | (14.9, 16.1) | -1.4* | (-2.4, -0.4) |
| Education | | | | | | |
| No high school diploma | 26.9 | 26.4 | 28.2 | (26.3, 30.1) | 1.8 | (-1.0, 4.6) |
| High school diploma | 27.5 | 24.4 | 24.4 | (23.4, 25.4) | 0.0 | (-1.4, 1.4) |
| Some college | 24.7 | 21.5 | 20.3 | (19.4, 21.1) | -1.3* | (-2.4, -0.1) |
| College degree | 21.1 | 17.0 | 15.0 | (14.4, 15.6) | -2.0* | (-3.0, -1.1) |
| Age group | | | | | | |
| 15 to 24 years | 27.4 | 24.3 | 21.9 | (19.5, 24.4) | -2.5 | (-5.8, 0.8) |
| 25 to 34 years | 23.5 | 18.4 | 15.9 | (14.8, 17.1) | -2.5* | (-4.0, -1.0) |
| 35 to 44 years | 24.5 | 19.7 | 17.8 | (16.8, 18.9) | -1.8* | (-3.2, -0.5) |
| 45 to 54 years | 27.5 | 23.8 | 22.2 | (21.2, 23.3) | -1.6* | (-3.1, 0.0) |
| 55 to 64 years | 25.9 | 22.8 | 23.4 | (22.4, 24.3) | 0.6 | (-0.9, 2.0) |
| 65 years or more | 20.4 | 19.5 | 18.9 | (18.1, 19.8) | -0.6 | (-1.7, 0.6) |
| Race/Ethnicity | | | | | | |
| Black | 31.6 | 28.2 | 28.4 | (26.7, 30.1) | 0.2 | (-2.1, 2.5) |
| Hispanic | 29.8 | 27.0 | 25.3 | (23.7, 26.9) | -1.7 | (-4.0, 0.6) |
| Asian | 21.6 | 18.4 | 15.2 | (13.4, 17.2) | -3.1* | (-6.0, -0.3) |
| White | 22.5 | 19.0 | 17.7 | (17.2, 18.2) | -1.3* | (-2.0, -0.5) |
| Other | 29.5 | 22.9 | 24.2 | (21.0, 27.6) | 1.3 | (-3.2, 5.7) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 29.3 | 27.7 | 27.9 | (26.1, 29.8) | 0.2 | (-2.1, 2.5) |
| Not disabled, age 25 to 64 | 25.0 | 20.5 | 19.1 | (18.5, 19.6) | -1.4* | (-2.2, -0.6) |
| Not applicable (not age 25 to 64) | 21.5 | 20.3 | 19.4 | (18.7, 20.2) | -0.9 | (-1.9, 0.2) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 21.1 | 19.7 | (19.2, 20.2) | -1.4* | (-2.1, -0.6) |
| Income varied somewhat from month to month | | 20.5 | 20.5 | (19.3, 21.7) | 0.1 | (-1.5, 1.6) |
| Income varied a lot from month to month | | 19.1 | 16.4 | (14.3, 18.7) | -2.6 | (-5.6, 0.3) |
| Unknown | | 24.8 | 22.5 | (20.4, 24.8) | -2.3 | (-5.4, 0.8) |

B.6 ATM/Kiosk as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| Employment status | | | | | | |
| Employed | 24.8 | 20.2 | 18.6 | (18.1, 19.2) | -1.6* | (-2.4, -0.8) |
| Unemployed | 27.5 | 29.6 | 24.0 | (21.2, 26.9) | -5.6* | (-10.0, -1.3) |
| Not in labor force | 23.2 | 21.9 | 21.9 | (21.1, 22.7) | 0.0 | (-1.0, 0.9) |
| Homeownership | | | | | | |
| Homeowner | 22.0 | 18.5 | 17.8 | (17.3, 18.3) | -0.7 | (-1.4, 0.0) |
| Non-homeowner | 29.5 | 26.2 | 24.0 | (23.1, 24.9) | -2.1* | (-3.5, -0.8) |
| Household type | | | | | | |
| Married couple | 21.8 | 18.3 | 17.2 | (16.6, 17.8) | -1.1* | (-2.0, -0.2) |
| Unmarried female-headed family | 31.6 | 26.4 | 26.1 | (24.7, 27.6) | -0.2 | (-2.2, 1.8) |
| Unmarried male-headed family | 30.0 | 26.8 | 25.7 | (23.3, 28.2) | -1.1 | (-4.8, 2.5) |
| Female individual | 22.5 | 20.4 | 19.2 | (18.2, 20.1) | -1.2 | (-2.5, 0.0) |
| Male individual | 28.0 | 24.4 | 22.9 | (21.8, 24.1) | -1.5 | (-3.1, 0.1) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 24.1 | 20.8 | 19.6 | (19.1, 20.0) | -1.2* | (-1.9, -0.6) |
| Foreign-born citizen | 24.6 | 18.8 | 21.9 | (20.2, 23.7) | 3.1* | (0.8, 5.4) |
| Foreign-born non-citizen | 28.2 | 27.4 | 21.6 | (19.8, 23.5) | -5.8* | (-8.3, -3.3) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 24.3 | 20.9 | 19.5 | (19.0, 20.0) | -1.4* | (-2.1, -0.8) |
| Spanish is only language spoken | 28.5 | 26.6 | 31.3 | (27.9, 34.9) | 4.7 | (-0.2, 9.6) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 26.8 | 23.2 | 21.9 | (20.9, 22.9) | -1.3 | (-2.7, 0.0) |
| Metropolitan area - balance | 23.6 | 20.6 | 19.2 | (18.5, 19.9) | -1.4* | (-2.4, -0.5) |
| Not in metropolitan area | 22.7 | 18.9 | 18.3 | (17.1, 19.5) | -0.7 | (-2.5, 1.1) |
| Not identified | 24.0 | 20.2 | 19.3 | (18.2, 20.5) | -0.9 | (-2.5, 0.6) |
| Geographic region | | | | | | |
| Northeast | 29.5 | 25.5 | 24.4 | (23.2, 25.5) | -1.1 | (-2.8, 0.6) |
| Midwest | 22.1 | 19.1 | 16.5 | (15.7, 17.4) | -2.6* | (-4.0, -1.2) |
| South | 23.2 | 20.1 | 19.7 | (19.0, 20.5) | -0.4 | (-1.4, 0.7) |
| West | 24.5 | 20.8 | 19.7 | (18.7, 20.8) | -1.1 | (-2.5, 0.3) |

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.7 Telephone Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| All | 3.3 | 3.0 | 2.9 | (2.7, 3.1) | 0.0 | (-0.3, 0.2) |
| Unbanked and underbanked | | | | | | |
| Banked: Underbanked | 4.6 | 3.9 | 3.9 | (3.4, 4.4) | -0.1 | (-0.7, 0.6) |
| Banked: Fully banked | 3.0 | 2.7 | 2.7 | (2.5, 2.9) | 0.0 | (-0.2, 0.3) |
| Banked: Underbanked status unknown | 2.8 | 2.8 | 2.1 | (1.4, 3.3) | -0.6 | (-2.0, 0.8) |
| Family income | | | | | | |
| Less than \$15,000 | 4.2 | 4.6 | 4.1 | (3.5, 4.8) | -0.5 | (-1.5, 0.5) |
| \$15,000 to \$30,000 | 4.4 | 3.5 | 4.3 | (3.7, 4.9) | 0.8 | (0.0, 1.5) |
| \$30,000 to \$50,000 | 3.7 | 3.7 | 3.4 | (3.0, 3.9) | -0.3 | (-0.9, 0.4) |
| \$50,000 to \$75,000 | 3.1 | 2.5 | 3.0 | (2.7, 3.4) | 0.5* | (0.0, 1.0) |
| At least \$75,000 | 2.3 | 2.0 | 1.8 | (1.6, 2.1) | -0.2 | (-0.5, 0.2) |
| Education | | | | | | |
| No high school diploma | 4.0 | 4.2 | 4.2 | (3.5, 5.2) | 0.0 | (-1.1, 1.1) |
| High school diploma | 3.8 | 3.6 | 3.6 | (3.3, 4.1) | 0.0 | (-0.6, 0.6) |
| Some college | 3.6 | 3.4 | 3.3 | (2.9, 3.6) | -0.1 | (-0.6, 0.4) |
| College degree | 2.5 | 1.8 | 2.0 | (1.7, 2.2) | 0.1 | (-0.2, 0.5) |
| Age group | | | | | | |
| 15 to 24 years | 2.9 | 2.1 | 2.2 | (1.7, 3.0) | 0.1 | (-0.9, 1.2) |
| 25 to 34 years | 3.1 | 2.1 | 1.9 | (1.5, 2.3) | -0.2 | (-0.8, 0.3) |
| 35 to 44 years | 3.0 | 2.7 | 2.8 | (2.4, 3.4) | 0.2 | (-0.5, 0.8) |
| 45 to 54 years | 3.2 | 2.9 | 2.6 | (2.2, 3.0) | -0.4 | (-1.0, 0.2) |
| 55 to 64 years | 3.5 | 3.4 | 3.5 | (3.1, 4.1) | 0.2 | (-0.5, 0.8) |
| 65 years or more | 3.8 | 3.6 | 3.6 | (3.2, 4.0) | 0.0 | (-0.5, 0.6) |
| Race/Ethnicity | | | | | | |
| Black | 4.8 | 4.1 | 4.4 | (3.7, 5.3) | 0.3 | (-0.7, 1.3) |
| Hispanic | 3.6 | 3.2 | 2.9 | (2.4, 3.5) | -0.3 | (-1.1, 0.5) |
| Asian | 1.5 | 1.7 | 2.2 | (1.6, 3.1) | 0.5 | (-0.5, 1.5) |
| White | 3.2 | 2.8 | 2.7 | (2.5, 3.0) | -0.1 | (-0.4, 0.2) |
| Other | 3.8 | 4.1 | 2.6 | (1.6, 4.3) | -1.4 | (-3.6, 0.7) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 5.3 | 5.4 | 5.2 | (4.3, 6.2) | -0.2 | (-1.4, 1.0) |
| Not disabled, age 25 to 64 | 2.9 | 2.5 | 2.4 | (2.2, 2.7) | 0.0 | (-0.4, 0.3) |
| Not applicable (not age 25 to 64) | 3.6 | 3.3 | 3.4 | (3.1, 3.7) | 0.0 | (-0.4, 0.5) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 3.1 | 2.9 | (2.7, 3.1) | -0.1 | (-0.4, 0.2) |
| Income varied somewhat from month to month | | 2.8 | 3.1 | (2.7, 3.6) | 0.3 | (-0.3, 0.9) |
| Income varied a lot from month to month | | 2.5 | 2.7 | (1.9, 3.9) | 0.3 | (-1.0, 1.6) |
| Unknown | | 2.3 | 2.8 | (2.0, 3.8) | 0.5 | (-0.6, 1.6) |

B.7 Telephone Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| Employment status | | | | | | |
| Employed | 3.0 | 2.4 | 2.3 | (2.1, 2.6) | -0.1 | (-0.4, 0.2) |
| Unemployed | 3.6 | 1.9 | 3.6 | (2.5, 5.3) | 1.8* | (0.1, 3.4) |
| Not in labor force | 3.9 | 4.0 | 4.0 | (3.6, 4.4) | 0.0 | (-0.5, 0.5) |
| Homeownership | | | | | | |
| Homeowner | 3.0 | 2.9 | 2.8 | (2.6, 3.1) | -0.1 | (-0.4, 0.3) |
| Non-homeowner | 4.0 | 3.1 | 3.1 | (2.8, 3.5) | 0.0 | (-0.4, 0.5) |
| Household type | | | | | | |
| Married couple | 2.7 | 2.5 | 2.4 | (2.1, 2.6) | -0.1 | (-0.4, 0.2) |
| Unmarried female-headed family | 4.5 | 4.2 | 3.6 | (3.0, 4.2) | -0.7 | (-1.5, 0.2) |
| Unmarried male-headed family | 2.6 | 2.9 | 3.2 | (2.4, 4.1) | 0.3 | (-0.8, 1.4) |
| Female individual | 4.9 | 3.9 | 4.5 | (3.9, 5.0) | 0.5 | (-0.1, 1.2) |
| Male individual | 2.8 | 2.5 | 2.5 | (2.1, 2.9) | 0.0 | (-0.6, 0.6) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 3.4 | 3.1 | 2.9 | (2.7, 3.2) | -0.1 | (-0.4, 0.2) |
| Foreign-born citizen | 2.8 | 2.4 | 2.9 | (2.2, 3.8) | 0.5 | (-0.5, 1.5) |
| Foreign-born non-citizen | 2.4 | 2.3 | 2.8 | (2.1, 3.7) | 0.6 | (-0.5, 1.6) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 3.3 | 2.9 | 2.9 | (2.7, 3.1) | 0.0 | (-0.3, 0.3) |
| Spanish is only language spoken | 3.5 | 4.5 | 3.0 | (2.1, 4.4) | -1.5 | (-3.5, 0.5) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 3.4 | 2.7 | 2.9 | (2.6, 3.3) | 0.2 | (-0.3, 0.7) |
| Metropolitan area - balance | 3.0 | 2.9 | 2.7 | (2.4, 3.0) | -0.2 | (-0.6, 0.2) |
| Not in metropolitan area | 3.9 | 3.5 | 3.9 | (3.3, 4.5) | 0.3 | (-0.4, 1.1) |
| Not identified | 3.4 | 3.2 | 2.8 | (2.4, 3.3) | -0.4 | (-1.1, 0.2) |
| Geographic region | | | | | | |
| Northeast | 2.8 | 2.4 | 2.9 | (2.4, 3.4) | 0.5 | (-0.1, 1.0) |
| Midwest | 3.1 | 3.1 | 2.8 | (2.5, 3.3) | -0.3 | (-0.8, 0.3) |
| South | 3.9 | 3.4 | 3.3 | (2.9, 3.6) | -0.1 | (-0.6, 0.3) |
| West | 2.9 | 2.6 | 2.6 | (2.2, 2.9) | 0.0 | (-0.5, 0.4) |

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.8 Online Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| All | 32.9 | 36.9 | 36.0 | (35.4, 36.5) | -0.9* | (-1.6, -0.1) |
| Unbanked and underbanked | | | | | | |
| Banked: Underbanked | 26.6 | 27.6 | 26.8 | (25.6, 27.9) | -0.8 | (-2.4, 0.7) |
| Banked: Fully banked | 35.1 | 39.9 | 38.9 | (38.2, 39.5) | -1.0* | (-1.9, -0.1) |
| Banked: Underbanked status unknown | 23.5 | 27.6 | 28.5 | (26.1, 30.9) | 0.9 | (-2.7, 4.4) |
| Family income | | | | | | |
| Less than \$15,000 | 14.5 | 18.0 | 17.2 | (15.9, 18.6) | -0.8 | (-2.6, 1.1) |
| \$15,000 to \$30,000 | 17.3 | 20.8 | 19.4 | (18.5, 20.5) | -1.3 | (-2.8, 0.1) |
| \$30,000 to \$50,000 | 26.7 | 29.1 | 27.7 | (26.7, 28.7) | -1.4 | (-2.9, 0.0) |
| \$50,000 to \$75,000 | 36.8 | 39.7 | 38.0 | (36.8, 39.3) | -1.6 | (-3.5, 0.2) |
| At least \$75,000 | 49.4 | 53.6 | 50.6 | (49.7, 51.6) | -3.0* | (-4.3, -1.6) |
| Education | | | | | | |
| No high school diploma | 8.8 | 11.8 | 10.8 | (9.7, 12.1) | -1.0 | (-2.8, 0.9) |
| High school diploma | 21.0 | 24.5 | 24.7 | (23.7, 25.7) | 0.2 | (-1.2, 1.5) |
| Some college | 32.5 | 36.8 | 35.0 | (34.1, 36.0) | -1.7* | (-3.0, -0.4) |
| College degree | 48.0 | 51.5 | 49.1 | (48.2, 50.0) | -2.4* | (-3.8, -1.0) |
| Age group | | | | | | |
| 15 to 24 years | 27.8 | 31.4 | 26.2 | (24.1, 28.4) | -5.2* | (-8.4, -2.0) |
| 25 to 34 years | 42.5 | 42.6 | 35.7 | (34.3, 37.1) | -6.9* | (-8.9, -4.9) |
| 35 to 44 years | 41.5 | 45.8 | 42.4 | (41.0, 43.8) | -3.4* | (-5.3, -1.5) |
| 45 to 54 years | 37.7 | 42.0 | 42.6 | (41.3, 43.9) | 0.6 | (-1.1, 2.3) |
| 55 to 64 years | 31.6 | 37.3 | 39.0 | (37.8, 40.1) | 1.6* | (0.0, 3.3) |
| 65 years or more | 17.8 | 23.8 | 26.9 | (26.1, 27.7) | 3.1* | (2.0, 4.3) |
| Race/Ethnicity | | | | | | |
| Black | 21.3 | 25.1 | 24.3 | (22.5, 26.1) | -0.8 | (-3.1, 1.5) |
| Hispanic | 23.0 | 27.2 | 25.8 | (24.4, 27.2) | -1.5 | (-3.8, 0.8) |
| Asian | 40.2 | 44.4 | 46.0 | (43.5, 48.6) | 1.7 | (-1.7, 5.1) |
| White | 35.8 | 40.0 | 39.2 | (38.5, 39.8) | -0.8 | (-1.7, 0.0) |
| Other | 29.4 | 33.8 | 29.8 | (26.0, 33.9) | -4.0 | (-9.7, 1.7) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 24.8 | 25.9 | 26.5 | (25.0, 28.1) | 0.6 | (-1.6, 2.8) |
| Not disabled, age 25 to 64 | 39.7 | 43.8 | 41.6 | (40.9, 42.3) | -2.2* | (-3.1, -1.2) |
| Not applicable (not age 25 to 64) | 19.5 | 25.0 | 26.8 | (26.0, 27.5) | 1.7* | (0.6, 2.9) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 37.3 | 36.6 | (36.0, 37.2) | -0.7 | (-1.5, 0.2) |
| Income varied somewhat from month to month | | 37.4 | 35.2 | (34.1, 36.4) | -2.1* | (-3.7, -0.5) |
| Income varied a lot from month to month | | 33.7 | 35.8 | (33.2, 38.6) | 2.1 | (-1.3, 5.5) |
| Unknown | | 30.4 | 29.7 | (27.5, 31.9) | -0.7 | (-3.7, 2.2) |

B.8 Online Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| Employment status | | | | | | |
| Employed | 38.9 | 43.3 | 41.1 | (40.4, 41.8) | -2.2* | (-3.1, -1.2) |
| Unemployed | 31.1 | 35.3 | 30.2 | (27.2, 33.3) | -5.1* | (-9.3, -0.9) |
| Not in labor force | 21.5 | 25.2 | 26.9 | (26.2, 27.7) | 1.7* | (0.6, 2.8) |
| Homeownership | | | | | | |
| Homeowner | 35.4 | 39.8 | 39.7 | (39.0, 40.4) | -0.1 | (-0.9, 0.8) |
| Non-homeowner | 27.4 | 31.0 | 28.5 | (27.7, 29.4) | -2.5* | (-3.7, -1.2) |
| Household type | | | | | | |
| Married couple | 39.1 | 43.4 | 42.6 | (41.7, 43.4) | -0.8 | (-1.9, 0.2) |
| Unmarried female-headed family | 24.9 | 30.0 | 28.1 | (26.7, 29.6) | -1.8 | (-4.0, 0.3) |
| Unmarried male-headed family | 23.3 | 28.1 | 27.3 | (25.2, 29.5) | -0.8 | (-3.8, 2.2) |
| Female individual | 26.7 | 30.4 | 30.4 | (29.3, 31.5) | 0.0 | (-1.6, 1.6) |
| Male individual | 28.4 | 31.9 | 30.0 | (28.7, 31.3) | -1.9* | (-3.6, -0.1) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 33.6 | 37.3 | 36.4 | (35.8, 37.1) | -0.9* | (-1.7, -0.1) |
| Foreign-born citizen | 30.0 | 36.1 | 35.3 | (33.4, 37.4) | -0.8 | (-3.7, 2.1) |
| Foreign-born non-citizen | 26.0 | 30.8 | 30.5 | (28.2, 32.8) | -0.3 | (-3.6, 2.9) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 33.2 | 37.2 | 36.7 | (36.1, 37.3) | -0.6 | (-1.3, 0.2) |
| Spanish is only language spoken | 8.6 | 13.2 | 14.0 | (12.0, 16.2) | 0.8 | (-3.1, 4.6) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 32.9 | 36.9 | 35.9 | (34.9, 37.0) | -1.0 | (-2.5, 0.4) |
| Metropolitan area - balance | 37.0 | 40.8 | 39.4 | (38.6, 40.3) | -1.3* | (-2.5, -0.1) |
| Not in metropolitan area | 23.2 | 27.4 | 27.4 | (26.0, 28.8) | -0.1 | (-1.9, 1.8) |
| Not identified | 31.1 | 34.0 | 33.5 | (32.0, 35.0) | -0.5 | (-2.4, 1.4) |
| Geographic region | | | | | | |
| Northeast | 29.4 | 35.3 | 33.0 | (31.7, 34.3) | -2.3* | (-4.2, -0.4) |
| Midwest | 33.1 | 35.8 | 36.4 | (35.3, 37.6) | 0.6 | (-0.8, 2.1) |
| South | 31.4 | 35.5 | 35.4 | (34.4, 36.3) | -0.1 | (-1.4, 1.2) |
| West | 37.9 | 41.3 | 38.9 | (37.8, 40.0) | -2.4* | (-4.1, -0.8) |

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.9 Mobile Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| All | 5.7 | 9.5 | 15.6 | (15.2, 16.0) | 6.1* | (5.6, 6.6) |
| Unbanked and underbanked | | | | | | |
| Banked: Underbanked | 9.5 | 12.6 | 20.8 | (19.8, 21.8) | 8.2* | (7.0, 9.5) |
| Banked: Fully banked | 4.7 | 8.7 | 14.5 | (14.0, 14.9) | 5.8* | (5.2, 6.3) |
| Banked: Underbanked status unknown | 2.7 | 6.1 | 9.5 | (7.9, 11.4) | 3.4* | (0.9, 5.8) |
| Family income | | | | | | |
| Less than \$15,000 | 4.0 | 7.1 | 11.2 | (10.1, 12.5) | 4.2* | (2.7, 5.6) |
| \$15,000 to \$30,000 | 5.3 | 8.1 | 11.7 | (10.8, 12.7) | 3.6* | (2.4, 4.8) |
| \$30,000 to \$50,000 | 6.3 | 9.7 | 16.0 | (15.1, 16.9) | 6.3* | (5.1, 7.4) |
| \$50,000 to \$75,000 | 6.4 | 11.3 | 15.8 | (14.9, 16.7) | 4.5* | (3.3, 5.7) |
| At least \$75,000 | 5.7 | 9.7 | 17.9 | (17.2, 18.6) | 8.2* | (7.3, 9.0) |
| Education | | | | | | |
| No high school diploma | 2.4 | 4.0 | 8.2 | (7.3, 9.3) | 4.2* | (2.9, 5.5) |
| High school diploma | 4.3 | 7.5 | 11.6 | (10.9, 12.4) | 4.1* | (3.2, 5.0) |
| Some college | 7.4 | 11.6 | 17.5 | (16.7, 18.2) | 5.9* | (4.9, 6.8) |
| College degree | 6.2 | 10.4 | 18.2 | (17.5, 19.0) | 7.8* | (6.9, 8.7) |
| Age group | | | | | | |
| 15 to 24 years | 20.3 | 25.0 | 36.1 | (33.7, 38.4) | 11.1* | (7.8, 14.3) |
| 25 to 34 years | 13.2 | 21.9 | 35.0 | (33.6, 36.4) | 13.1* | (11.2, 15.1) |
| 35 to 44 years | 8.9 | 14.3 | 22.6 | (21.5, 23.9) | 8.4* | (6.9, 9.9) |
| 45 to 54 years | 3.7 | 7.6 | 13.2 | (12.4, 14.1) | 5.7* | (4.6, 6.7) |
| 55 to 64 years | 1.4 | 3.4 | 7.0 | (6.4, 7.7) | 3.7* | (2.9, 4.4) |
| 65 years or more | 0.6 | 1.2 | 2.7 | (2.4, 3.0) | 1.4* | (1.0, 1.8) |
| Race/Ethnicity | | | | | | |
| Black | 7.8 | 11.3 | 17.7 | (16.3, 19.1) | 6.4* | (4.6, 8.2) |
| Hispanic | 8.3 | 12.6 | 19.3 | (17.9, 20.7) | 6.7* | (5.0, 8.4) |
| Asian | 5.7 | 9.0 | 16.3 | (14.6, 18.1) | 7.3* | (4.8, 9.8) |
| White | 5.0 | 8.6 | 14.5 | (14.0, 15.0) | 5.8* | (5.2, 6.4) |
| Other | 3.7 | 12.5 | 18.5 | (15.0, 22.6) | 6.0* | (0.8, 11.3) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 2.7 | 6.6 | 10.0 | (9.0, 11.2) | 3.5* | (2.0, 5.0) |
| Not disabled, age 25 to 64 | 6.9 | 11.9 | 19.8 | (19.2, 20.4) | 8.0* | (7.2, 8.7) |
| Not applicable (not age 25 to 64) | 3.9 | 5.2 | 8.2 | (7.8, 8.7) | 3.1* | (2.4, 3.7) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 8.7 | 14.9 | (14.4, 15.4) | 6.2* | (5.6, 6.8) |
| Income varied somewhat from month to month | | 13.0 | 19.6 | (18.6, 20.7) | 6.6* | (5.2, 8.0) |
| Income varied a lot from month to month | | 13.0 | 19.3 | (16.9, 21.9) | 6.3* | (3.3, 9.3) |
| Unknown | | 5.7 | 10.0 | (8.6, 11.6) | 4.3* | (2.4, 6.2) |

B.9 Mobile Banking as Primary Method Used to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| Employment status | | | | | | |
| Employed | 7.5 | 12.5 | 20.4 | (19.8, 20.9) | 7.8* | (7.2, 8.6) |
| Unemployed | 8.3 | 11.4 | 21.2 | (18.1, 24.7) | 9.8* | (5.9, 13.6) |
| Not in labor force | 2.0 | 3.7 | 6.3 | (5.9, 6.8) | 2.6* | (2.0, 3.2) |
| Homeownership | | | | | | |
| Homeowner | 3.9 | 7.2 | 12.3 | (11.9, 12.8) | 5.1* | (4.6, 5.7) |
| Non-homeowner | 9.6 | 14.0 | 22.1 | (21.3, 22.9) | 8.1* | (7.0, 9.1) |
| Household type | | | | | | |
| Married couple | 4.8 | 8.5 | 14.8 | (14.2, 15.4) | 6.3* | (5.6, 7.0) |
| Unmarried female-headed family | 7.5 | 12.4 | 19.4 | (18.1, 20.9) | 7.0* | (5.2, 8.8) |
| Unmarried male-headed family | 8.8 | 12.6 | 17.9 | (15.8, 20.1) | 5.3* | (2.6, 8.0) |
| Female individual | 5.1 | 7.6 | 12.9 | (12.1, 13.8) | 5.3* | (4.3, 6.3) |
| Male individual | 7.0 | 11.1 | 17.5 | (16.6, 18.6) | 6.4* | (5.1, 7.8) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 5.8 | 9.7 | 15.7 | (15.3, 16.2) | 6.0* | (5.5, 6.6) |
| Foreign-born citizen | 4.1 | 6.9 | 12.4 | (11.1, 13.8) | 5.4* | (3.7, 7.2) |
| Foreign-born non-citizen | 6.9 | 9.9 | 17.9 | (16.1, 19.8) | 8.0* | (5.5, 10.4) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 5.8 | 9.6 | 15.8 | (15.4, 16.2) | 6.2* | (5.7, 6.8) |
| Spanish is only language spoken | 3.5 | 4.8 | 9.3 | (7.4, 11.5) | 4.5* | (1.8, 7.1) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 6.8 | 11.1 | 18.1 | (17.3, 19.0) | 7.1* | (6.0, 8.1) |
| Metropolitan area - balance | 6.0 | 9.5 | 15.6 | (15.0, 16.3) | 6.1* | (5.3, 6.9) |
| Not in metropolitan area | 3.2 | 6.7 | 11.2 | (10.1, 12.4) | 4.5* | (3.2, 5.7) |
| Not identified | 5.5 | 8.9 | 14.5 | (13.4, 15.6) | 5.6* | (4.3, 6.9) |
| Geographic region | | | | | | |
| Northeast | 3.9 | 7.4 | 12.3 | (11.4, 13.2) | 4.9* | (3.8, 6.0) |
| Midwest | 4.4 | 9.1 | 15.3 | (14.3, 16.3) | 6.2* | (5.0, 7.4) |
| South | 6.7 | 10.0 | 15.9 | (15.1, 16.6) | 5.9* | (5.0, 6.8) |
| West | 6.7 | 10.7 | 18.0 | (17.1, 19.0) | 7.4* | (6.2, 8.5) |

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.10 Use of Bank Teller Only to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| All | 17.5 | 14.6 | 12.6 | (12.2, 13.0) | -2.0* | (-2.5, -1.6) |
| Unbanked and underbanked | | | | | | |
| Banked: Underbanked | 13.8 | 12.8 | 10.1 | (9.4, 10.8) | -2.7* | (-3.9, -1.6) |
| Banked: Fully banked | 18.3 | 15.0 | 13.1 | (12.7, 13.5) | -1.9* | (-2.5, -1.3) |
| Banked: Underbanked status unknown | 25.5 | 19.3 | 16.2 | (14.2, 18.4) | -3.1 | (-6.5, 0.2) |
| Family income | | | | | | |
| Less than \$15,000 | 33.7 | 27.4 | 26.3 | (24.7, 27.9) | -1.1 | (-3.0, 0.8) |
| \$15,000 to \$30,000 | 28.6 | 24.7 | 23.3 | (22.2, 24.5) | -1.4 | (-2.9, 0.2) |
| \$30,000 to \$50,000 | 19.1 | 16.8 | 15.2 | (14.3, 16.1) | -1.6* | (-2.9, -0.3) |
| \$50,000 to \$75,000 | 12.6 | 11.5 | 10.1 | (9.4, 10.8) | -1.5* | (-2.4, -0.6) |
| At least \$75,000 | 7.6 | 6.2 | 4.9 | (4.5, 5.3) | -1.3* | (-1.9, -0.7) |
| Education | | | | | | |
| No high school diploma | 39.3 | 33.6 | 30.9 | (29.2, 32.7) | -2.7* | (-5.1, -0.3) |
| High school diploma | 24.7 | 21.9 | 18.7 | (17.9, 19.6) | -3.1* | (-4.3, -2.0) |
| Some college | 14.9 | 12.1 | 10.7 | (10.1, 11.3) | -1.5* | (-2.3, -0.6) |
| College degree | 8.9 | 7.0 | 6.4 | (6.0, 6.8) | -0.7* | (-1.3, 0.0) |
| Age group | | | | | | |
| 15 to 24 years | 9.6 | 5.8 | 5.2 | (4.1, 6.7) | -0.5 | (-2.2, 1.2) |
| 25 to 34 years | 7.0 | 6.1 | 3.5 | (3.1, 4.0) | -2.6* | (-3.3, -1.8) |
| 35 to 44 years | 8.9 | 7.3 | 6.4 | (5.7, 7.1) | -1.0* | (-1.9, -0.1) |
| 45 to 54 years | 12.2 | 9.6 | 8.2 | (7.5, 8.9) | -1.4* | (-2.4, -0.4) |
| 55 to 64 years | 17.8 | 14.8 | 11.9 | (11.2, 12.6) | -3.0* | (-3.9, -2.0) |
| 65 years or more | 36.8 | 30.6 | 27.7 | (26.8, 28.6) | -2.9* | (-4.2, -1.7) |
| Race/Ethnicity | | | | | | |
| Black | 18.7 | 15.5 | 12.6 | (11.6, 13.8) | -2.9* | (-4.4, -1.3) |
| Hispanic | 19.8 | 16.0 | 13.3 | (12.2, 14.5) | -2.7* | (-4.4, -1.0) |
| Asian | 16.5 | 12.7 | 11.0 | (9.4, 13.0) | -1.6 | (-4.1, 0.9) |
| White | 17.0 | 14.4 | 12.6 | (12.2, 13.1) | -1.8* | (-2.3, -1.2) |
| Other | 16.6 | 13.6 | 10.2 | (8.0, 12.9) | -3.4 | (-7.1, 0.3) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 19.5 | 17.9 | 16.1 | (14.7, 17.7) | -1.8 | (-3.8, 0.3) |
| Not disabled, age 25 to 64 | 10.8 | 8.6 | 6.6 | (6.3, 7.0) | -2.0* | (-2.5, -1.5) |
| Not applicable (not age 25 to 64) | 32.2 | 26.5 | 23.9 | (23.1, 24.8) | -2.6* | (-3.7, -1.4) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 15.6 | 13.4 | (12.9, 13.8) | -2.2* | (-2.8, -1.7) |
| Income varied somewhat from month to month | | 10.2 | 8.3 | (7.6, 9.2) | -1.8* | (-3.1, -0.6) |
| Income varied a lot from month to month | | 11.5 | 10.1 | (8.7, 11.8) | -1.4 | (-3.5, 0.8) |
| Unknown | | 17.5 | 16.6 | (14.9, 18.5) | -0.9 | (-3.6, 1.7) |

B.10 Use of Bank Teller Only to Access Bank Accounts by Banking Status and Household Characteristics, 2013-2017

For all banked households that accessed their account in the past 12 months

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| Employment status | | | | | | |
| Employed | 10.9 | 8.7 | 7.0 | (6.7, 7.4) | -1.6* | (-2.0, -1.2) |
| Unemployed | 12.8 | 8.7 | 9.3 | (7.4, 11.6) | 0.6 | (-2.4, 3.6) |
| Not in labor force | 30.5 | 26.0 | 23.1 | (22.2, 24.0) | -2.9* | (-4.0, -1.8) |
| Homeownership | | | | | | |
| Homeowner | 18.4 | 15.4 | 13.2 | (12.8, 13.6) | -2.2* | (-2.8, -1.6) |
| Non-homeowner | 15.5 | 13.1 | 11.4 | (10.7, 12.0) | -1.8* | (-2.6, -0.9) |
| Household type | | | | | | |
| Married couple | 14.5 | 11.8 | 10.1 | (9.6, 10.6) | -1.7* | (-2.4, -1.1) |
| Unmarried female-headed family | 15.1 | 11.6 | 10.5 | (9.5, 11.5) | -1.1 | (-2.6, 0.4) |
| Unmarried male-headed family | 17.3 | 11.8 | 12.0 | (10.5, 13.6) | 0.2 | (-2.0, 2.5) |
| Female individual | 25.7 | 22.5 | 19.1 | (18.1, 20.1) | -3.5* | (-4.9, -2.1) |
| Male individual | 19.5 | 17.2 | 14.5 | (13.6, 15.5) | -2.7* | (-3.9, -1.5) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 16.8 | 14.1 | 12.3 | (11.9, 12.7) | -1.8* | (-2.3, -1.3) |
| Foreign-born citizen | 22.2 | 19.1 | 14.0 | (12.7, 15.5) | -5.1* | (-7.0, -3.1) |
| Foreign-born non-citizen | 21.0 | 15.6 | 14.3 | (12.6, 16.0) | -1.3 | (-3.6, 1.0) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 17.2 | 14.3 | 12.1 | (11.8, 12.5) | -2.2* | (-2.6, -1.7) |
| Spanish is only language spoken | 37.2 | 32.5 | 26.0 | (23.4, 28.8) | -6.5* | (-11.0, -1.9) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 15.7 | 12.2 | 9.9 | (9.3, 10.6) | -2.3* | (-3.2, -1.4) |
| Metropolitan area - balance | 14.9 | 12.4 | 10.9 | (10.4, 11.4) | -1.5* | (-2.2, -0.7) |
| Not in metropolitan area | 26.8 | 23.8 | 20.9 | (19.5, 22.3) | -2.9* | (-4.7, -1.2) |
| Not identified | 18.2 | 17.0 | 15.3 | (14.3, 16.4) | -1.7* | (-3.0, -0.4) |
| Geographic region | | | | | | |
| Northeast | 17.4 | 13.8 | 13.3 | (12.4, 14.3) | -0.5 | (-1.8, 0.7) |
| Midwest | 19.6 | 16.9 | 14.5 | (13.7, 15.3) | -2.4* | (-3.5, -1.3) |
| South | 19.4 | 16.1 | 12.9 | (12.3, 13.5) | -3.2* | (-4.0, -2.3) |
| West | 12.3 | 10.6 | 9.7 | (9.0, 10.3) | -0.9* | (-1.8, -0.1) |

Excludes households with missing information on bank account access methods used. Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.11 Number of Bank Branch Visits Among Banked Households by Banking Status and Household Characteristics, 2017

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | 1 to 4 times (Percent) | 5 to 9 times (Percent) | 10 or more times (Percent) | Visited bank branch, frequency unknown (Percent) | Did not visit bank branch in past 12 months (Percent) |
|--|------------------------------|-----------------------|------------------------|------------------------|----------------------------|--|---|
| All | 116,652 | 100.0 | 30.8 | 18.2 | 35.4 | 1.6 | 14.0 |
| Unbanked and underbanked | | | | | | | |
| Banked: Underbanked | 24,112 | 100.0 | 32.4 | 17.4 | 37.0 | 0.6 | 12.6 |
| Banked: Fully banked | 88,181 | 100.0 | 30.7 | 18.6 | 35.5 | 1.0 | 14.3 |
| Banked: Underbanked status unknown | 4,359 | 100.0 | 24.2 | 14.8 | 25.3 | 21.6 | 14.1 |
| Family income | | | | | | | |
| Less than \$15,000 | 11,356 | 100.0 | 28.9 | 13.5 | 35.7 | 1.9 | 20.0 |
| \$15,000 to \$30,000 | 16,702 | 100.0 | 29.1 | 15.6 | 38.6 | 2.2 | 14.5 |
| \$30,000 to \$50,000 | 23,456 | 100.0 | 30.3 | 18.0 | 36.5 | 1.9 | 13.3 |
| \$50,000 to \$75,000 | 22,727 | 100.0 | 30.7 | 18.6 | 36.6 | 1.2 | 12.8 |
| At least \$75,000 | 42,412 | 100.0 | 32.3 | 20.2 | 32.9 | 1.5 | 13.1 |
| Education | | | | | | | |
| No high school diploma | 9,256 | 100.0 | 27.1 | 13.2 | 39.7 | 2.3 | 17.8 |
| High school diploma | 28,994 | 100.0 | 29.3 | 15.9 | 39.3 | 1.9 | 13.6 |
| Some college | 34,226 | 100.0 | 30.1 | 18.7 | 36.5 | 1.6 | 13.2 |
| College degree | 44,175 | 100.0 | 33.1 | 20.3 | 31.2 | 1.4 | 14.0 |
| Age group | | | | | | | |
| 15 to 24 years | 5,810 | 100.0 | 34.7 | 17.5 | 30.1 | 0.9 | 16.9 |
| 25 to 34 years | 18,583 | 100.0 | 35.6 | 18.0 | 26.1 | 1.3 | 19.0 |
| 35 to 44 years | 19,197 | 100.0 | 35.2 | 17.9 | 28.1 | 2.1 | 16.7 |
| 45 to 54 years | 20,844 | 100.0 | 30.9 | 19.1 | 35.7 | 1.5 | 12.8 |
| 55 to 64 years | 22,326 | 100.0 | 28.7 | 18.0 | 40.0 | 1.5 | 11.8 |
| 65 years or more | 29,892 | 100.0 | 25.7 | 18.0 | 43.5 | 2.0 | 10.9 |
| Race/Ethnicity | | | | | | | |
| Black | 14,503 | 100.0 | 35.3 | 17.7 | 27.2 | 1.8 | 18.0 |
| Hispanic | 13,729 | 100.0 | 35.3 | 16.0 | 29.7 | 1.8 | 17.2 |
| Asian | 6,289 | 100.0 | 34.1 | 17.3 | 26.7 | 2.3 | 19.6 |
| White | 80,391 | 100.0 | 29.0 | 18.7 | 38.4 | 1.5 | 12.2 |
| Other | 1,740 | 100.0 | 27.0 | 15.6 | 43.1 | 1.1 | 13.2 |
| Disability status | | | | | | | |
| Disabled, age 25 to 64 | 8,975 | 100.0 | 30.2 | 16.1 | 37.1 | 1.0 | 15.6 |
| Not disabled, age 25 to 64 | 71,975 | 100.0 | 32.7 | 18.5 | 32.3 | 1.6 | 14.8 |
| Not applicable (not age 25 to 64) | 35,702 | 100.0 | 27.1 | 17.9 | 41.3 | 1.8 | 11.8 |
| Monthly income volatility | | | | | | | |
| Income was about the same each month | 86,505 | 100.0 | 31.4 | 18.4 | 34.7 | 0.8 | 14.7 |
| Income varied somewhat from month to month | 19,483 | 100.0 | 31.0 | 18.5 | 38.8 | 0.7 | 10.9 |
| Income varied a lot from month to month | 4,321 | 100.0 | 25.7 | 17.0 | 46.7 | 1.2 | 9.3 |
| Unknown | 6,343 | 100.0 | 24.9 | 15.1 | 27.6 | 16.0 | 16.4 |

B.11 Number of Bank Branch Visits Among Banked Households by Banking Status and Household Characteristics, 2017

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | 1 to 4 times (Percent) | 5 to 9 times (Percent) | 10 or more times (Percent) | Visited bank branch, frequency unknown (Percent) | Did not visit bank branch in past 12 months (Percent) |
|-------------------------------------|------------------------------|-----------------------|------------------------|------------------------|----------------------------|--|---|
| Employment status | | | | | | | |
| Employed | 73,352 | 100.0 | 32.4 | 18.6 | 33.3 | 1.5 | 14.2 |
| Unemployed | 2,688 | 100.0 | 29.3 | 21.1 | 34.9 | 2.0 | 12.8 |
| Not in labor force | 40,611 | 100.0 | 28.0 | 17.3 | 39.3 | 1.8 | 13.7 |
| Homeownership | | | | | | | |
| Homeowner | 77,695 | 100.0 | 29.9 | 18.9 | 38.1 | 1.6 | 11.5 |
| Non-homeowner | 38,957 | 100.0 | 32.6 | 16.7 | 30.1 | 1.8 | 18.9 |
| Household type | | | | | | | |
| Married couple | 57,714 | 100.0 | 30.2 | 18.9 | 37.2 | 1.6 | 12.1 |
| Unmarried female-headed family | 12,376 | 100.0 | 31.7 | 18.8 | 32.6 | 1.0 | 15.9 |
| Unmarried male-headed family | 5,765 | 100.0 | 29.2 | 18.1 | 37.3 | 1.8 | 13.7 |
| Female individual | 21,504 | 100.0 | 31.9 | 16.8 | 32.6 | 1.9 | 16.7 |
| Male individual | 19,019 | 100.0 | 31.0 | 17.2 | 34.9 | 1.7 | 15.2 |
| Other | NA | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | | |
| U.S.-born | 100,388 | 100.0 | 30.1 | 18.5 | 36.6 | 1.5 | 13.3 |
| Foreign-born citizen | 9,192 | 100.0 | 34.4 | 17.9 | 28.1 | 3.0 | 16.6 |
| Foreign-born non-citizen | 7,072 | 100.0 | 35.4 | 14.1 | 28.7 | 2.2 | 19.6 |
| Spanish only language spoken | | | | | | | |
| Spanish is not only language spoken | 113,069 | 100.0 | 30.7 | 18.3 | 35.6 | 1.6 | 13.8 |
| Spanish is only language spoken | 3,583 | 100.0 | 32.8 | 14.7 | 31.8 | 3.3 | 17.4 |
| Metropolitan status | | | | | | | |
| Metropolitan area - principal city | 33,515 | 100.0 | 33.5 | 17.9 | 29.8 | 1.6 | 17.1 |
| Metropolitan area - balance | 50,856 | 100.0 | 32.8 | 18.7 | 32.7 | 1.7 | 14.0 |
| Not in metropolitan area | 15,635 | 100.0 | 22.5 | 17.9 | 49.0 | 1.2 | 9.5 |
| Not identified | 16,645 | 100.0 | 26.8 | 17.4 | 42.6 | 1.9 | 11.4 |
| Geographic region | | | | | | | |
| Northeast | 20,668 | 100.0 | 29.5 | 17.8 | 36.8 | 2.0 | 13.9 |
| Midwest | 25,352 | 100.0 | 27.8 | 18.3 | 41.4 | 1.5 | 11.0 |
| South | 44,000 | 100.0 | 32.7 | 18.1 | 32.4 | 1.7 | 15.1 |
| West | 26,632 | 100.0 | 31.5 | 18.5 | 33.8 | 1.4 | 14.8 |

Excludes households with missing information on whether the household visited a bank branch. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.12 Number of Bank Branch Visits Among Banked Households That Visited a Branch by Banking Status and Household Characteristics, 2017

For all banked households that visited a bank branch in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | 1 to 4 times (Percent) | 5 to 9 times (Percent) | 10 or more times (Percent) | Visited bank branch, frequency unknown (Percent) |
|--------------------------------------|------------------------------|-----------------------|------------------------|------------------------|----------------------------|--|
| All | 100,377 | 100.0 | 35.8 | 21.1 | 41.2 | 1.9 |
| Unbanked and underbanked | | | | | | |
| Banked: Underbanked | 21,065 | 100.0 | 37.1 | 19.9 | 42.3 | 0.7 |
| Banked: Fully banked | 75,567 | 100.0 | 35.8 | 21.6 | 41.5 | 1.1 |
| Banked: Underbanked status unknown | 3,745 | 100.0 | 28.1 | 17.2 | 29.5 | 25.1 |
| Family income | | | | | | |
| Less than \$15,000 | 9,090 | 100.0 | 36.1 | 16.9 | 44.6 | 2.3 |
| \$15,000 to \$30,000 | 14,285 | 100.0 | 34.0 | 18.3 | 45.1 | 2.6 |
| \$30,000 to \$50,000 | 20,332 | 100.0 | 35.0 | 20.8 | 42.1 | 2.1 |
| \$50,000 to \$75,000 | 19,818 | 100.0 | 35.2 | 21.4 | 42.0 | 1.4 |
| At least \$75,000 | 36,852 | 100.0 | 37.1 | 23.3 | 37.9 | 1.7 |
| Education | | | | | | |
| No high school diploma | 7,612 | 100.0 | 32.9 | 16.1 | 48.2 | 2.8 |
| High school diploma | 25,062 | 100.0 | 33.9 | 18.4 | 45.5 | 2.3 |
| Some college | 29,713 | 100.0 | 34.6 | 21.5 | 42.1 | 1.8 |
| College degree | 37,989 | 100.0 | 38.5 | 23.6 | 36.3 | 1.6 |
| Age group | | | | | | |
| 15 to 24 years | 4,830 | 100.0 | 41.7 | 21.0 | 36.2 | 1.1 |
| 25 to 34 years | 15,050 | 100.0 | 44.0 | 22.2 | 32.2 | 1.5 |
| 35 to 44 years | 15,990 | 100.0 | 42.2 | 21.5 | 33.7 | 2.5 |
| 45 to 54 years | 18,181 | 100.0 | 35.5 | 21.9 | 40.9 | 1.7 |
| 55 to 64 years | 19,680 | 100.0 | 32.5 | 20.5 | 45.4 | 1.6 |
| 65 years or more | 26,646 | 100.0 | 28.8 | 20.2 | 48.8 | 2.2 |
| Race/Ethnicity | | | | | | |
| Black | 11,896 | 100.0 | 43.1 | 21.6 | 33.1 | 2.2 |
| Hispanic | 11,363 | 100.0 | 42.6 | 19.4 | 35.8 | 2.2 |
| Asian | 5,060 | 100.0 | 42.4 | 21.6 | 33.2 | 2.9 |
| White | 70,548 | 100.0 | 33.1 | 21.4 | 43.8 | 1.8 |
| Other | 1,511 | 100.0 | 31.1 | 17.9 | 49.7 | 1.3 |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 7,577 | 100.0 | 35.8 | 19.1 | 44.0 | 1.2 |
| Not disabled, age 25 to 64 | 61,324 | 100.0 | 38.3 | 21.8 | 38.0 | 1.9 |
| Not applicable (not age 25 to 64) | 31,476 | 100.0 | 30.8 | 20.3 | 46.8 | 2.1 |
| Monthly income volatility | | | | | | |
| Income was about the same each month | 73,802 | 100.0 | 36.8 | 21.5 | 40.7 | 1.0 |

B.12 Number of Bank Branch Visits Among Banked Households That Visited a Branch by Banking Status and Household Characteristics, 2017

For all banked households that visited a bank branch in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | 1 to 4 times (Percent) | 5 to 9 times (Percent) | 10 or more times (Percent) | Visited bank branch, frequency unknown (Percent) |
|--|------------------------------|-----------------------|------------------------|------------------------|----------------------------|--|
| Income varied somewhat from month to month | 17,356 | 100.0 | 34.8 | 20.8 | 43.6 | 0.8 |
| Income varied a lot from month to month | 3,918 | 100.0 | 28.3 | 18.7 | 51.6 | 1.4 |
| Unknown | 5,302 | 100.0 | 29.8 | 18.0 | 33.0 | 19.2 |
| Employment status | | | | | | |
| Employed | 62,966 | 100.0 | 37.8 | 21.6 | 38.8 | 1.8 |
| Unemployed | 2,345 | 100.0 | 33.6 | 24.2 | 40.0 | 2.3 |
| Not in labor force | 35,065 | 100.0 | 32.4 | 20.0 | 45.5 | 2.1 |
| Homeownership | | | | | | |
| Homeowner | 68,764 | 100.0 | 33.8 | 21.4 | 43.1 | 1.8 |
| Non-homeowner | 31,613 | 100.0 | 40.1 | 20.5 | 37.1 | 2.2 |
| Household type | | | | | | |
| Married couple | 50,746 | 100.0 | 34.4 | 21.5 | 42.3 | 1.9 |
| Unmarried female-headed family | 10,403 | 100.0 | 37.7 | 22.4 | 38.7 | 1.2 |
| Unmarried male-headed family | 4,977 | 100.0 | 33.8 | 20.9 | 43.2 | 2.1 |
| Female individual | 17,912 | 100.0 | 38.3 | 20.1 | 39.2 | 2.3 |
| Male individual | 16,128 | 100.0 | 36.6 | 20.2 | 41.2 | 2.0 |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 87,022 | 100.0 | 34.8 | 21.3 | 42.2 | 1.7 |
| Foreign-born citizen | 7,667 | 100.0 | 41.2 | 21.5 | 33.7 | 3.6 |
| Foreign-born non-citizen | 5,688 | 100.0 | 44.0 | 17.5 | 35.7 | 2.7 |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 97,417 | 100.0 | 35.7 | 21.2 | 41.3 | 1.9 |
| Spanish is only language spoken | 2,960 | 100.0 | 39.7 | 17.8 | 38.5 | 4.0 |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 27,769 | 100.0 | 40.5 | 21.6 | 35.9 | 2.0 |
| Metropolitan area - balance | 43,712 | 100.0 | 38.2 | 21.7 | 38.1 | 2.0 |
| Not in metropolitan area | 14,155 | 100.0 | 24.9 | 19.7 | 54.1 | 1.3 |
| Not identified | 14,742 | 100.0 | 30.3 | 19.6 | 48.0 | 2.1 |
| Geographic region | | | | | | |
| Northeast | 17,789 | 100.0 | 34.2 | 20.6 | 42.8 | 2.3 |
| Midwest | 22,564 | 100.0 | 31.2 | 20.6 | 46.5 | 1.7 |
| South | 37,341 | 100.0 | 38.5 | 21.3 | 38.1 | 2.0 |
| West | 22,683 | 100.0 | 37.0 | 21.7 | 39.6 | 1.7 |

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.13 Number of Bank Branch Visits Among Unbanked Households by Previous Banking Status and Household Characteristics, 2017

For all unbanked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | 1 to 4 times (Percent) | 5 to 9 times (Percent) | 10 or more times (Percent) | Visited bank branch, frequency unknown (Percent) | Did not visit bank branch in past 12 months (Percent) |
|--|------------------------------|-----------------------|------------------------|------------------------|----------------------------|--|---|
| All | 7,728 | 100.0 | 7.7 | 2.2 | 4.7 | 0.1 | 85.3 |
| Previously banked | | | | | | | |
| Once had bank account | 3,699 | 100.0 | 11.6 | 3.8 | 6.1 | - | 78.5 |
| Never had bank account | 3,993 | 100.0 | 4.0 | 0.8 | 3.2 | 0.2 | 91.8 |
| Unknown | NA | NA | NA | NA | NA | NA | NA |
| Family income | | | | | | | |
| Less than \$15,000 | 3,769 | 100.0 | 6.6 | 1.7 | 3.6 | 0.2 | 88.0 |
| \$15,000 to \$30,000 | 2,258 | 100.0 | 7.1 | 2.4 | 5.8 | - | 84.7 |
| \$30,000 to \$50,000 | 1,180 | 100.0 | 12.1 | 2.0 | 6.1 | - | 79.8 |
| \$50,000 to \$75,000 | NA | NA | NA | NA | NA | NA | NA |
| At least \$75,000 | NA | NA | NA | NA | NA | NA | NA |
| Education | | | | | | | |
| No high school diploma | 2,589 | 100.0 | 3.8 | 2.6 | 4.2 | 0.2 | 89.1 |
| High school diploma | 2,891 | 100.0 | 6.8 | 2.3 | 4.0 | - | 86.9 |
| Some college | 1,756 | 100.0 | 13.6 | 1.5 | 6.8 | 0.1 | 78.0 |
| College degree | 492 | 100.0 | 11.6 | 2.2 | 4.1 | - | 82.1 |
| Age group | | | | | | | |
| 15 to 24 years | 578 | 100.0 | 5.9 | 1.0 | 9.2 | 0.3 | 83.5 |
| 25 to 34 years | 1,670 | 100.0 | 10.0 | 2.5 | 3.4 | 0.1 | 84.1 |
| 35 to 44 years | 1,539 | 100.0 | 8.2 | 1.1 | 4.1 | - | 86.7 |
| 45 to 54 years | 1,485 | 100.0 | 5.4 | 4.2 | 5.4 | - | 84.9 |
| 55 to 64 years | 1,357 | 100.0 | 8.9 | 2.0 | 5.2 | - | 83.9 |
| 65 years or more | 1,099 | 100.0 | 5.9 | 1.7 | 3.7 | 0.4 | 88.4 |
| Race/Ethnicity | | | | | | | |
| Black | 2,827 | 100.0 | 8.3 | 1.7 | 2.2 | - | 87.7 |
| Hispanic | 2,126 | 100.0 | 5.3 | 2.3 | 3.7 | 0.2 | 88.6 |
| Asian | NA | NA | NA | NA | NA | NA | NA |
| White | 2,403 | 100.0 | 9.1 | 3.0 | 8.9 | 0.1 | 78.9 |
| Other | NA | NA | NA | NA | NA | NA | NA |
| Disability status | | | | | | | |
| Disabled, age 25 to 64 | 1,887 | 100.0 | 6.0 | 2.5 | 4.7 | - | 86.8 |
| Not disabled, age 25 to 64 | 4,164 | 100.0 | 9.1 | 2.4 | 4.4 | - | 84.1 |
| Not applicable (not age 25 to 64) | 1,677 | 100.0 | 5.9 | 1.4 | 5.6 | 0.4 | 86.7 |
| Monthly income volatility | | | | | | | |
| Income was about the same each month | 5,164 | 100.0 | 7.5 | 2.3 | 4.9 | 0.1 | 85.2 |
| Income varied somewhat from month to month | 1,400 | 100.0 | 9.1 | 1.9 | 4.1 | - | 84.9 |

B.13 Number of Bank Branch Visits Among Unbanked Households by Previous Banking Status and Household Characteristics, 2017

For all unbanked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | 1 to 4 times (Percent) | 5 to 9 times (Percent) | 10 or more times (Percent) | Visited bank branch, frequency unknown (Percent) | Did not visit bank branch in past 12 months (Percent) |
|---|------------------------------|-----------------------|------------------------|------------------------|----------------------------|--|---|
| Income varied a lot from month to month | 642 | 100.0 | 9.6 | 2.2 | 4.8 | 0.3 | 83.1 |
| Unknown | 522 | 100.0 | 3.3 | 2.2 | 4.1 | - | 90.4 |
| Employment status | | | | | | | |
| Employed | 3,303 | 100.0 | 10.2 | 2.8 | 5.7 | 0.1 | 81.2 |
| Unemployed | 639 | 100.0 | 9.4 | 3.2 | 3.6 | - | 83.8 |
| Not in labor force | 3,785 | 100.0 | 5.2 | 1.5 | 4.0 | 0.1 | 89.1 |
| Homeownership | | | | | | | |
| Homeowner | 1,687 | 100.0 | 6.3 | 2.7 | 5.2 | - | 85.7 |
| Non-homeowner | 6,041 | 100.0 | 8.1 | 2.1 | 4.6 | 0.1 | 85.2 |
| Household type | | | | | | | |
| Married couple | 1,428 | 100.0 | 7.6 | 1.6 | 4.1 | - | 86.7 |
| Unmarried female-headed family | 2,196 | 100.0 | 10.5 | 1.2 | 4.3 | - | 84.0 |
| Unmarried male-headed family | 631 | 100.0 | 5.4 | 1.5 | 4.3 | - | 88.7 |
| Female individual | 1,647 | 100.0 | 7.7 | 3.7 | 3.5 | 0.1 | 85.0 |
| Male individual | 1,775 | 100.0 | 5.0 | 2.9 | 7.1 | 0.3 | 84.7 |
| Other | NA | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | | |
| U.S.-born | 5,990 | 100.0 | 8.3 | 2.2 | 5.3 | - | 84.2 |
| Foreign-born citizen | NA | NA | NA | NA | NA | NA | NA |
| Foreign-born non-citizen | 1,292 | 100.0 | 6.2 | 2.5 | 3.5 | 0.3 | 87.5 |
| Spanish only language spoken | | | | | | | |
| Spanish is not only language spoken | 6,643 | 100.0 | 8.2 | 2.4 | 5.0 | 0.1 | 84.4 |
| Spanish is only language spoken | 1,085 | 100.0 | 4.6 | 1.4 | 3.0 | - | 91.0 |
| Metropolitan status | | | | | | | |
| Metropolitan area - principal city | 3,266 | 100.0 | 8.4 | 2.5 | 2.9 | 0.1 | 86.1 |
| Metropolitan area - balance | 2,251 | 100.0 | 8.3 | 2.1 | 5.0 | - | 84.6 |
| Not in metropolitan area | 1,237 | 100.0 | 6.4 | 0.6 | 8.0 | - | 85.0 |
| Not identified | 974 | 100.0 | 5.6 | 3.4 | 6.3 | 0.3 | 84.4 |
| Geographic region | | | | | | | |
| Northeast | 1,196 | 100.0 | 5.4 | 3.1 | 5.5 | 0.2 | 85.9 |
| Midwest | 1,404 | 100.0 | 13.0 | 2.0 | 5.4 | - | 79.6 |
| South | 3,515 | 100.0 | 6.9 | 1.2 | 4.6 | - | 87.3 |
| West | 1,614 | 100.0 | 6.4 | 4.0 | 3.7 | 0.3 | 85.5 |

Excludes households with missing information on whether the household visited a bank branch. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.14 Mobile Activities Among Banked Households by Banking Status and Household Characteristics, 2017

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Checked email about an account (Percent) | Text message alert (Percent) | Checked balance or transactions (Percent) | Bill payment (Percent) | Sent money to others (Percent) | Transferred money between accounts (Percent) | Deposited a check electronically (Percent) |
|--|------------------------------|-----------------------|--|------------------------------|---|------------------------|--------------------------------|--|--|
| All | 120,843 | 100.0 | 44.1 | 34.0 | 35.4 | 26.5 | 13.7 | 25.4 | 18.0 |
| Unbanked and underbanked | | | | | | | | | |
| Banked: Underbanked | 24,181 | 100.0 | 52.8 | 42.3 | 42.5 | 30.7 | 16.9 | 29.5 | 19.7 |
| Banked: Fully banked | 88,464 | 100.0 | 44.3 | 33.9 | 35.7 | 27.0 | 13.7 | 26.1 | 18.8 |
| Banked: Underbanked status unknown | 8,198 | 100.0 | 17.2 | 11.5 | 11.4 | 8.1 | 3.7 | 5.5 | 4.2 |
| Family income | | | | | | | | | |
| Less than \$15,000 | 11,882 | 100.0 | 26.4 | 18.5 | 18.3 | 11.1 | 5.8 | 10.0 | 6.4 |
| \$15,000 to \$30,000 | 17,410 | 100.0 | 29.6 | 20.3 | 21.2 | 13.8 | 6.0 | 11.6 | 7.7 |
| \$30,000 to \$50,000 | 24,316 | 100.0 | 38.8 | 28.4 | 30.4 | 21.6 | 9.9 | 19.7 | 12.9 |
| \$50,000 to \$75,000 | 23,418 | 100.0 | 46.0 | 34.7 | 36.1 | 27.4 | 13.0 | 25.9 | 17.7 |
| At least \$75,000 | 43,819 | 100.0 | 56.7 | 46.4 | 48.1 | 37.9 | 21.4 | 37.8 | 28.3 |
| Education | | | | | | | | | |
| No high school diploma | 9,668 | 100.0 | 25.0 | 17.5 | 14.8 | 10.0 | 4.4 | 8.0 | 5.0 |
| High school diploma | 30,185 | 100.0 | 33.6 | 24.8 | 25.2 | 17.8 | 7.3 | 15.6 | 9.2 |
| Some college | 35,442 | 100.0 | 45.3 | 34.1 | 36.5 | 26.6 | 12.6 | 25.6 | 16.2 |
| College degree | 45,548 | 100.0 | 54.3 | 43.6 | 45.8 | 35.6 | 20.7 | 35.3 | 28.0 |
| Age group | | | | | | | | | |
| 15 to 24 years | 5,964 | 100.0 | 67.6 | 45.2 | 59.2 | 40.1 | 22.6 | 39.3 | 27.3 |
| 25 to 34 years | 19,210 | 100.0 | 67.6 | 50.6 | 60.7 | 45.0 | 26.5 | 44.4 | 34.4 |
| 35 to 44 years | 19,862 | 100.0 | 59.8 | 45.2 | 50.2 | 38.2 | 19.3 | 36.6 | 26.9 |
| 45 to 54 years | 21,675 | 100.0 | 49.0 | 39.4 | 39.6 | 30.3 | 14.6 | 28.8 | 19.2 |
| 55 to 64 years | 23,032 | 100.0 | 37.0 | 30.5 | 25.6 | 19.1 | 9.4 | 18.0 | 11.6 |
| 65 years or more | 31,101 | 100.0 | 17.0 | 13.4 | 10.2 | 7.7 | 3.1 | 6.9 | 4.4 |
| Race/Ethnicity | | | | | | | | | |
| Black | 15,131 | 100.0 | 46.3 | 38.9 | 35.0 | 25.3 | 15.4 | 24.1 | 14.8 |
| Hispanic | 14,327 | 100.0 | 49.6 | 39.8 | 37.0 | 29.5 | 15.1 | 25.0 | 16.2 |
| Asian | 6,621 | 100.0 | 53.5 | 44.4 | 41.7 | 33.4 | 21.5 | 28.4 | 25.3 |
| White | 82,995 | 100.0 | 42.0 | 31.3 | 34.6 | 25.5 | 12.5 | 25.3 | 18.3 |
| Other | 1,770 | 100.0 | 45.9 | 35.3 | 39.3 | 29.5 | 13.5 | 29.7 | 16.7 |
| Disability status | | | | | | | | | |
| Disabled, age 25 to 64 | 9,255 | 100.0 | 32.3 | 25.2 | 24.0 | 17.1 | 7.6 | 15.1 | 9.8 |
| Not disabled, age 25 to 64 | 74,523 | 100.0 | 55.0 | 42.9 | 45.5 | 34.4 | 18.2 | 33.3 | 24.0 |
| Not applicable (not age 25 to 64) | 37,065 | 100.0 | 25.2 | 18.5 | 18.1 | 12.9 | 6.2 | 12.1 | 8.1 |

B.14 Mobile Activities Among Banked Households by Banking Status and Household Characteristics, 2017

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Checked email about an account (Percent) | Text message alert (Percent) | Checked balance or transactions (Percent) | Bill payment (Percent) | Sent money to others (Percent) | Transferred money between accounts (Percent) | Deposited a check electronically (Percent) |
|--|------------------------------|-----------------------|--|------------------------------|---|------------------------|--------------------------------|--|--|
| Monthly income volatility | | | | | | | | | |
| Income was about the same each month | 86,931 | 100.0 | 44.3 | 34.0 | 35.5 | 26.8 | 13.9 | 25.5 | 18.1 |
| Income varied somewhat from month to month | 19,543 | 100.0 | 53.8 | 42.1 | 44.9 | 32.8 | 16.5 | 32.3 | 22.7 |
| Income varied a lot from month to month | 4,335 | 100.0 | 51.9 | 41.3 | 43.6 | 30.0 | 18.3 | 32.4 | 24.9 |
| Unknown | 10,034 | 100.0 | 20.6 | 15.1 | 13.2 | 10.0 | 4.5 | 7.6 | 5.2 |
| Employment status | | | | | | | | | |
| Employed | 75,863 | 100.0 | 54.9 | 42.6 | 45.7 | 34.3 | 18.0 | 33.3 | 23.7 |
| Unemployed | 2,750 | 100.0 | 49.2 | 40.1 | 40.3 | 28.8 | 16.3 | 28.5 | 21.3 |
| Not in labor force | 42,230 | 100.0 | 24.4 | 18.2 | 16.6 | 12.2 | 5.8 | 10.9 | 7.6 |
| Homeownership | | | | | | | | | |
| Homeowner | 80,380 | 100.0 | 41.5 | 32.0 | 32.9 | 25.3 | 12.4 | 24.4 | 17.2 |
| Non-homeowner | 40,463 | 100.0 | 49.4 | 38.0 | 40.5 | 28.8 | 16.3 | 27.2 | 19.7 |
| Household type | | | | | | | | | |
| Married couple | 59,588 | 100.0 | 47.6 | 37.2 | 38.5 | 29.4 | 14.9 | 28.8 | 20.5 |
| Unmarried female-headed family | 12,836 | 100.0 | 49.0 | 37.3 | 39.6 | 28.2 | 13.6 | 25.6 | 17.1 |
| Unmarried male-headed family | 5,948 | 100.0 | 50.3 | 37.3 | 37.9 | 27.8 | 15.3 | 24.1 | 16.6 |
| Female individual | 22,420 | 100.0 | 32.0 | 23.9 | 25.8 | 19.1 | 10.1 | 18.2 | 13.0 |
| Male individual | 19,778 | 100.0 | 42.1 | 32.5 | 33.4 | 24.1 | 13.2 | 23.0 | 16.8 |
| Other | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | | | | |
| U.S.-born | 103,737 | 100.0 | 43.4 | 33.2 | 35.6 | 26.4 | 13.4 | 25.7 | 18.1 |
| Foreign-born citizen | 9,653 | 100.0 | 45.9 | 37.6 | 32.8 | 25.0 | 13.9 | 22.2 | 16.5 |
| Foreign-born non-citizen | 7,453 | 100.0 | 51.4 | 41.3 | 36.2 | 28.7 | 17.7 | 24.3 | 18.2 |
| Spanish only language spoken | | | | | | | | | |
| Spanish is not only language spoken | 117,104 | 100.0 | 44.3 | 34.2 | 35.9 | 26.8 | 13.9 | 25.8 | 18.3 |
| Spanish is only language spoken | 3,739 | 100.0 | 37.5 | 27.7 | 19.6 | 15.0 | 7.4 | 11.5 | 7.4 |
| Metropolitan status | | | | | | | | | |
| Metropolitan area - principal city | 34,890 | 100.0 | 49.6 | 40.0 | 39.5 | 29.9 | 18.1 | 29.1 | 21.8 |
| Metropolitan area - balance | 52,797 | 100.0 | 45.9 | 36.3 | 36.7 | 28.3 | 14.2 | 26.5 | 19.4 |
| Not in metropolitan area | 16,066 | 100.0 | 31.5 | 20.5 | 25.3 | 16.7 | 6.1 | 16.0 | 8.6 |
| Not identified | 17,090 | 100.0 | 39.5 | 27.6 | 32.8 | 22.9 | 10.4 | 23.1 | 14.9 |

B.14 Mobile Activities Among Banked Households by Banking Status and Household Characteristics, 2017

For all banked households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Checked email about an account (Percent) | Text message alert (Percent) | Checked balance or transactions (Percent) | Bill payment (Percent) | Sent money to others (Percent) | Transferred money between accounts (Percent) | Deposited a check electronically (Percent) |
|--------------------------|------------------------------|-----------------------|--|------------------------------|---|------------------------|--------------------------------|--|--|
| Geographic region | | | | | | | | | |
| Northeast | 21,419 | 100.0 | 41.0 | 30.4 | 31.7 | 24.5 | 12.3 | 22.5 | 17.7 |
| Midwest | 26,220 | 100.0 | 40.9 | 29.9 | 34.8 | 24.8 | 11.7 | 24.3 | 16.2 |
| South | 45,547 | 100.0 | 44.8 | 34.8 | 34.7 | 25.6 | 13.2 | 24.5 | 17.0 |
| West | 27,658 | 100.0 | 48.4 | 39.5 | 40.0 | 31.1 | 17.5 | 30.0 | 21.6 |

NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.15 Mobile Phone Access by Banking Status and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|--|
| All | 82.7 | 84.2 | 84.5 | (84.1, 84.9) | 0.3 | (-0.2, 0.9) |
| Unbanked and underbanked | | | | | | |
| Unbanked | 68.1 | 69.0 | 70.5 | (68.2, 72.7) | 1.5 | (-1.5, 4.4) |
| Banked: Underbanked | 90.5 | 91.4 | 92.8 | (92.1, 93.4) | 1.4* | (0.4, 2.3) |
| Banked: Fully banked | 86.8 | 88.6 | 90.0 | (89.6, 90.4) | 1.4* | (0.8, 2.0) |
| Banked: Underbanked status unknown | 22.0 | 16.7 | 15.1 | (13.4, 16.9) | -1.6 | (-3.9, 0.7) |
| Family income | | | | | | |
| Less than \$15,000 | 69.2 | 72.3 | 72.2 | (70.8, 73.6) | -0.1 | (-2.1, 1.9) |
| \$15,000 to \$30,000 | 74.4 | 77.7 | 77.8 | (76.6, 79.0) | 0.1 | (-1.4, 1.6) |
| \$30,000 to \$50,000 | 82.3 | 84.7 | 84.1 | (83.2, 85.0) | -0.5 | (-1.6, 0.6) |
| \$50,000 to \$75,000 | 88.3 | 87.3 | 88.0 | (87.3, 88.7) | 0.7 | (-0.5, 1.9) |
| At least \$75,000 | 91.6 | 90.9 | 90.3 | (89.7, 90.9) | -0.6 | (-1.5, 0.3) |
| Education | | | | | | |
| No high school diploma | 67.0 | 71.1 | 72.1 | (70.6, 73.6) | 1.1 | (-1.1, 3.3) |
| High school diploma | 78.2 | 80.8 | 81.4 | (80.6, 82.3) | 0.6 | (-0.5, 1.8) |
| Some college | 85.4 | 86.3 | 86.0 | (85.2, 86.7) | -0.3 | (-1.3, 0.7) |
| College degree | 89.5 | 89.1 | 88.9 | (88.3, 89.4) | -0.3 | (-1.1, 0.6) |
| Age group | | | | | | |
| 15 to 24 years | 88.9 | 88.2 | 90.9 | (89.5, 92.1) | 2.7* | (0.5, 4.9) |
| 25 to 34 years | 89.9 | 89.8 | 89.8 | (88.8, 90.7) | 0.0 | (-1.2, 1.2) |
| 35 to 44 years | 89.1 | 87.9 | 88.5 | (87.7, 89.3) | 0.6 | (-0.7, 1.8) |
| 45 to 54 years | 86.6 | 87.6 | 87.8 | (86.9, 88.5) | 0.2 | (-0.9, 1.3) |
| 55 to 64 years | 83.5 | 84.8 | 85.5 | (84.6, 86.4) | 0.7 | (-0.5, 1.8) |
| 65 years or more | 67.3 | 73.6 | 74.0 | (73.1, 74.9) | 0.4 | (-0.8, 1.7) |
| Race/Ethnicity | | | | | | |
| Black | 79.1 | 80.7 | 82.2 | (80.9, 83.4) | 1.5 | (-0.3, 3.3) |
| Hispanic | 80.0 | 81.3 | 82.9 | (81.6, 84.1) | 1.6 | (0.0, 3.3) |
| Asian | 86.4 | 84.7 | 82.6 | (80.9, 84.2) | -2.1 | (-4.7, 0.5) |
| White | 83.7 | 85.3 | 85.4 | (85.0, 85.9) | 0.1 | (-0.5, 0.8) |
| Other | 81.1 | 88.7 | 85.6 | (82.7, 88.0) | -3.1 | (-6.7, 0.4) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 78.2 | 79.8 | 81.2 | (79.8, 82.5) | 1.3 | (-0.6, 3.3) |
| Not disabled, age 25 to 64 | 88.4 | 88.6 | 88.8 | (88.2, 89.2) | 0.2 | (-0.5, 0.9) |
| Not applicable (not age 25 to 64) | 71.2 | 76.2 | 76.9 | (76.1, 77.6) | 0.7 | (-0.4, 1.8) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 89.0 | 91.0 | (90.6, 91.4) | 2.0* | (1.5, 2.6) |
| Income varied somewhat from month to month | | 93.7 | 95.8 | (95.2, 96.3) | 2.1* | (1.3, 3.0) |
| Income varied a lot from month to month | | 93.3 | 94.6 | (93.3, 95.7) | 1.3 | (-0.4, 3.1) |
| Unknown | | 10.1 | 5.1 | (4.4, 6.0) | -4.9* | (-6.3, -3.6) |

B.15 Mobile Phone Access by Banking Status and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|--|
| Employment status | | | | | | |
| Employed | 89.0 | 89.1 | 89.4 | (88.9, 89.9) | 0.3 | (-0.4, 1.0) |
| Unemployed | 85.0 | 87.6 | 84.1 | (81.8, 86.2) | -3.5* | (-6.2, -0.8) |
| Not in labor force | 71.2 | 75.4 | 76.2 | (75.4, 76.9) | 0.8 | (-0.2, 1.8) |
| Homeownership | | | | | | |
| Homeowner | 83.5 | 85.2 | 85.4 | (84.9, 85.9) | 0.2 | (-0.5, 0.9) |
| Non-homeowner | 81.2 | 82.3 | 82.9 | (82.1, 83.7) | 0.6 | (-0.4, 1.7) |
| Household type | | | | | | |
| Married couple | 86.8 | 87.8 | 87.4 | (86.8, 88.0) | -0.4 | (-1.2, 0.4) |
| Unmarried female-headed family | 84.2 | 84.9 | 86.0 | (84.9, 87.0) | 1.1 | (-0.5, 2.6) |
| Unmarried male-headed family | 84.3 | 85.4 | 88.4 | (86.7, 89.8) | 3.0* | (0.7, 5.2) |
| Female individual | 73.2 | 76.7 | 77.6 | (76.7, 78.6) | 1.0 | (-0.4, 2.3) |
| Male individual | 79.5 | 81.4 | 81.9 | (80.9, 82.9) | 0.5 | (-0.9, 1.8) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 83.1 | 84.7 | 85.1 | (84.6, 85.5) | 0.4 | (-0.2, 1.1) |
| Foreign-born citizen | 80.8 | 81.9 | 80.1 | (78.4, 81.6) | -1.8 | (-3.9, 0.3) |
| Foreign-born non-citizen | 79.2 | 80.6 | 82.4 | (80.8, 83.9) | 1.8 | (-0.5, 4.0) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 83.0 | 84.4 | 84.9 | (84.4, 85.3) | 0.5 | (-0.1, 1.0) |
| Spanish is only language spoken | 70.2 | 73.1 | 75.3 | (72.5, 77.9) | 2.2 | (-2.0, 6.4) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 82.3 | 83.9 | 84.0 | (83.2, 84.7) | 0.1 | (-1.0, 1.2) |
| Metropolitan area - balance | 84.6 | 85.0 | 85.1 | (84.5, 85.6) | 0.0 | (-0.8, 0.9) |
| Not in metropolitan area | 78.2 | 82.2 | 82.9 | (81.6, 84.2) | 0.8 | (-0.7, 2.2) |
| Not identified | 82.8 | 84.2 | 85.4 | (84.2, 86.6) | 1.3 | (-0.3, 2.9) |
| Geographic region | | | | | | |
| Northeast | 81.4 | 81.6 | 82.8 | (81.8, 83.9) | 1.2 | (-0.1, 2.6) |
| Midwest | 82.7 | 85.0 | 86.2 | (85.3, 87.0) | 1.2* | (0.1, 2.3) |
| South | 82.9 | 84.7 | 84.9 | (84.2, 85.6) | 0.1 | (-0.8, 1.1) |
| West | 83.4 | 84.4 | 83.6 | (82.6, 84.5) | -0.9 | (-2.1, 0.4) |

Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.16 Smartphone Access by Banking Status and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|--|
| All | 55.7 | 67.1 | 72.7 | (72.1, 73.2) | 5.6* | (4.9, 6.2) |
| Unbanked and underbanked | | | | | | |
| Unbanked | 33.1 | 42.9 | 49.5 | (47.2, 51.8) | 6.6* | (3.7, 9.4) |
| Banked: Underbanked | 64.5 | 75.5 | 83.2 | (82.3, 84.0) | 7.7* | (6.4, 9.0) |
| Banked: Fully banked | 59.0 | 71.1 | 77.6 | (77.0, 78.2) | 6.5* | (5.8, 7.3) |
| Banked: Underbanked status unknown | 13.6 | 13.3 | 12.0 | (10.6, 13.5) | -1.4 | (-3.4, 0.7) |
| Family income | | | | | | |
| Less than \$15,000 | 31.3 | 43.9 | 49.5 | (47.9, 51.1) | 5.6* | (3.5, 7.8) |
| \$15,000 to \$30,000 | 37.9 | 50.6 | 56.9 | (55.5, 58.3) | 6.3* | (4.5, 8.2) |
| \$30,000 to \$50,000 | 51.0 | 64.6 | 69.2 | (68.1, 70.3) | 4.6* | (3.1, 6.1) |
| \$50,000 to \$75,000 | 63.4 | 73.9 | 79.2 | (78.3, 80.1) | 5.3* | (3.9, 6.6) |
| At least \$75,000 | 77.7 | 84.1 | 86.6 | (85.9, 87.3) | 2.5* | (1.6, 3.5) |
| Education | | | | | | |
| No high school diploma | 30.1 | 41.4 | 48.3 | (46.6, 50.0) | 6.9* | (4.5, 9.4) |
| High school diploma | 44.2 | 57.6 | 64.6 | (63.7, 65.6) | 7.0* | (5.6, 8.4) |
| Some college | 59.4 | 70.5 | 75.6 | (74.7, 76.4) | 5.1* | (3.9, 6.3) |
| College degree | 70.8 | 79.7 | 82.6 | (82.0, 83.3) | 2.9* | (1.9, 3.9) |
| Age group | | | | | | |
| 15 to 24 years | 76.2 | 82.5 | 86.8 | (85.0, 88.5) | 4.4* | (1.7, 7.0) |
| 25 to 34 years | 76.5 | 84.0 | 86.9 | (85.9, 87.9) | 2.9* | (1.5, 4.2) |
| 35 to 44 years | 72.1 | 80.9 | 83.4 | (82.5, 84.3) | 2.5* | (1.1, 4.0) |
| 45 to 54 years | 62.8 | 75.4 | 81.3 | (80.2, 82.3) | 5.9* | (4.4, 7.3) |
| 55 to 64 years | 48.7 | 63.9 | 72.1 | (70.9, 73.2) | 8.1* | (6.6, 9.7) |
| 65 years or more | 23.2 | 38.2 | 47.6 | (46.6, 48.6) | 9.4* | (8.1, 10.7) |
| Race/Ethnicity | | | | | | |
| Black | 52.3 | 63.5 | 70.2 | (68.7, 71.6) | 6.7* | (4.6, 8.7) |
| Hispanic | 55.7 | 66.3 | 72.7 | (71.3, 74.0) | 6.4* | (4.5, 8.2) |
| Asian | 68.0 | 75.4 | 77.0 | (75.1, 78.7) | 1.6 | (-1.1, 4.3) |
| White | 55.6 | 67.3 | 72.8 | (72.3, 73.4) | 5.5* | (4.8, 6.3) |
| Other | 50.0 | 69.3 | 72.0 | (68.3, 75.3) | 2.7 | (-2.5, 8.0) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 39.4 | 54.3 | 61.9 | (60.3, 63.6) | 7.6* | (5.2, 10.0) |
| Not disabled, age 25 to 64 | 68.1 | 78.8 | 83.3 | (82.7, 83.8) | 4.5* | (3.7, 5.2) |
| Not applicable (not age 25 to 64) | 32.8 | 46.2 | 54.3 | (53.4, 55.1) | 8.1* | (6.9, 9.3) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 69.2 | 76.9 | (76.4, 77.4) | 7.7* | (7.0, 8.4) |
| Income varied somewhat from month to month | | 81.7 | 88.0 | (87.2, 88.8) | 6.3* | (5.0, 7.5) |
| Income varied a lot from month to month | | 77.6 | 84.6 | (82.6, 86.4) | 6.9* | (4.4, 9.5) |
| Unknown | | 7.2 | 3.7 | (3.1, 4.4) | -3.5* | (-4.7, -2.2) |

B.16 Smartphone Access by Banking Status and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|--|
| Employment status | | | | | | |
| Employed | 69.1 | 79.6 | 83.9 | (83.3, 84.4) | 4.3* | (3.5, 5.1) |
| Unemployed | 57.3 | 70.5 | 75.9 | (73.0, 78.5) | 5.4* | (1.6, 9.1) |
| Not in labor force | 31.8 | 45.4 | 53.2 | (52.4, 54.0) | 7.8* | (6.6, 8.9) |
| Homeownership | | | | | | |
| Homeowner | 55.4 | 67.8 | 73.2 | (72.6, 73.8) | 5.4* | (4.7, 6.2) |
| Non-homeowner | 56.3 | 65.9 | 71.7 | (70.7, 72.6) | 5.8* | (4.5, 7.0) |
| Household type | | | | | | |
| Married couple | 62.6 | 74.0 | 78.4 | (77.8, 79.1) | 4.4* | (3.5, 5.3) |
| Unmarried female-headed family | 58.5 | 71.2 | 76.9 | (75.7, 78.0) | 5.7* | (3.9, 7.5) |
| Unmarried male-headed family | 61.0 | 73.1 | 79.1 | (77.1, 81.0) | 6.0* | (3.4, 8.6) |
| Female individual | 39.1 | 50.8 | 59.0 | (58.0, 60.1) | 8.2* | (6.6, 9.8) |
| Male individual | 50.0 | 61.0 | 66.8 | (65.6, 68.0) | 5.8* | (4.1, 7.5) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 55.6 | 67.2 | 72.8 | (72.3, 73.3) | 5.5* | (4.8, 6.3) |
| Foreign-born citizen | 57.5 | 65.9 | 70.5 | (68.7, 72.3) | 4.6* | (2.1, 7.2) |
| Foreign-born non-citizen | 54.4 | 66.5 | 73.6 | (71.9, 75.2) | 7.1* | (4.5, 9.6) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 56.1 | 67.5 | 73.1 | (72.6, 73.6) | 5.6* | (4.9, 6.3) |
| Spanish is only language spoken | 36.2 | 46.9 | 60.4 | (57.6, 63.2) | 13.6* | (8.8, 18.3) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 58.8 | 69.1 | 74.3 | (73.4, 75.2) | 5.2* | (4.0, 6.5) |
| Metropolitan area - balance | 59.8 | 70.3 | 74.7 | (74.0, 75.4) | 4.4* | (3.4, 5.4) |
| Not in metropolitan area | 42.0 | 56.7 | 63.3 | (62.0, 64.7) | 6.6* | (5.0, 8.3) |
| Not identified | 52.8 | 63.6 | 71.7 | (70.1, 73.3) | 8.1* | (6.1, 10.1) |
| Geographic region | | | | | | |
| Northeast | 54.6 | 64.0 | 71.3 | (70.1, 72.6) | 7.3* | (5.5, 9.1) |
| Midwest | 52.1 | 66.5 | 73.2 | (72.2, 74.2) | 6.7* | (5.3, 8.1) |
| South | 56.2 | 67.1 | 72.4 | (71.6, 73.3) | 5.4* | (4.3, 6.4) |
| West | 59.2 | 70.0 | 73.5 | (72.4, 74.5) | 3.5* | (2.0, 4.9) |

Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

B.17 Internet Access at Home by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 72.0 | 72.6 | (72.0, 73.1) | 0.6 | (-0.2, 1.4) |
| Unbanked and underbanked | | | | | |
| Unbanked | 27.7 | 28.5 | (26.5, 30.5) | 0.8 | (-1.9, 3.6) |
| Banked: Underbanked | 72.8 | 76.1 | (75.0, 77.0) | 3.2* | (1.8, 4.6) |
| Banked: Fully banked | 80.6 | 81.4 | (80.8, 82.0) | 0.8* | (0.0, 1.6) |
| Banked: Underbanked status unknown | 14.3 | 12.6 | (11.2, 14.3) | -1.6 | (-3.8, 0.5) |
| Family income | | | | | |
| Less than \$15,000 | 40.3 | 40.9 | (39.5, 42.4) | 0.6 | (-1.5, 2.8) |
| \$15,000 to \$30,000 | 54.9 | 54.5 | (53.1, 55.9) | -0.4 | (-2.4, 1.5) |
| \$30,000 to \$50,000 | 71.3 | 70.4 | (69.3, 71.4) | -0.9 | (-2.5, 0.6) |
| \$50,000 to \$75,000 | 82.4 | 81.2 | (80.2, 82.1) | -1.2 | (-2.6, 0.2) |
| At least \$75,000 | 90.0 | 88.9 | (88.2, 89.5) | -1.1* | (-2.0, -0.2) |
| Education | | | | | |
| No high school diploma | 37.3 | 38.5 | (36.9, 40.1) | 1.2 | (-1.3, 3.8) |
| High school diploma | 61.5 | 62.0 | (61.0, 63.0) | 0.4 | (-0.9, 1.8) |
| Some college | 76.6 | 76.0 | (75.1, 76.8) | -0.6 | (-1.8, 0.7) |
| College degree | 87.2 | 86.7 | (86.1, 87.3) | -0.5 | (-1.5, 0.5) |
| Age group | | | | | |
| 15 to 24 years | 73.6 | 77.8 | (75.8, 79.8) | 4.3* | (1.3, 7.3) |
| 25 to 34 years | 76.9 | 78.2 | (77.1, 79.3) | 1.3 | (-0.3, 2.9) |
| 35 to 44 years | 78.1 | 77.4 | (76.3, 78.5) | -0.7 | (-2.2, 0.9) |
| 45 to 54 years | 76.9 | 77.7 | (76.5, 78.8) | 0.7 | (-0.8, 2.3) |
| 55 to 64 years | 73.6 | 73.2 | (72.1, 74.2) | -0.4 | (-1.9, 1.0) |
| 65 years or more | 58.8 | 60.6 | (59.6, 61.6) | 1.8* | (0.4, 3.2) |
| Race/Ethnicity | | | | | |
| Black | 57.5 | 60.7 | (59.1, 62.3) | 3.2* | (1.0, 5.4) |
| Hispanic | 61.2 | 62.9 | (61.3, 64.4) | 1.6 | (-0.4, 3.7) |
| Asian | 79.9 | 78.5 | (76.6, 80.2) | -1.4 | (-4.1, 1.3) |
| White | 76.6 | 76.7 | (76.1, 77.2) | 0.1 | (-0.7, 0.9) |
| Other | 67.6 | 66.9 | (63.1, 70.4) | -0.7 | (-5.9, 4.5) |
| Disability status | | | | | |
| Disabled, age 25 to 64 | 55.4 | 56.0 | (54.3, 57.8) | 0.6 | (-1.8, 3.1) |
| Not disabled, age 25 to 64 | 79.4 | 79.4 | (78.8, 80.0) | 0.1 | (-0.7, 0.9) |
| Not applicable (not age 25 to 64) | 61.5 | 63.5 | (62.6, 64.4) | 2.1* | (0.8, 3.3) |
| Monthly income volatility | | | | | |
| Income was about the same each month | 76.4 | 78.2 | (77.7, 78.8) | 1.8* | (1.0, 2.6) |
| Income varied somewhat from month to month | 80.5 | 82.9 | (81.8, 83.9) | 2.4* | (0.9, 3.9) |
| Income varied a lot from month to month | 74.5 | 79.1 | (76.6, 81.4) | 4.6* | (1.6, 7.6) |
| Unknown | 8.3 | 4.0 | (3.3, 4.8) | -4.3* | (-5.8, -2.9) |

B.17 Internet Access at Home by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Employment status | | | | | |
| Employed | 79.8 | 80.1 | (79.4, 80.7) | 0.2 | (-0.6, 1.1) |
| Unemployed | 66.2 | 68.0 | (64.9, 70.9) | 1.7 | (-2.4, 5.9) |
| Not in labor force | 59.0 | 60.1 | (59.3, 61.0) | 1.2 | (-0.1, 2.4) |
| Homeownership | | | | | |
| Homeowner | 77.7 | 77.3 | (76.7, 77.9) | -0.4 | (-1.2, 0.4) |
| Non-homeowner | 62.1 | 64.3 | (63.4, 65.2) | 2.2* | (1.0, 3.4) |
| Household type | | | | | |
| Married couple | 82.5 | 82.0 | (81.3, 82.6) | -0.5 | (-1.3, 0.3) |
| Unmarried female-headed family | 66.0 | 67.6 | (66.1, 69.0) | 1.6 | (-0.4, 3.6) |
| Unmarried male-headed family | 69.6 | 70.2 | (67.8, 72.4) | 0.6 | (-2.8, 4.0) |
| Female individual | 59.2 | 60.9 | (59.8, 62.1) | 1.7* | (0.0, 3.4) |
| Male individual | 62.3 | 63.6 | (62.3, 64.8) | 1.2 | (-0.5, 3.0) |
| Other | NA | NA | NA | NA | NA |
| Nativity | | | | | |
| U.S.-born | 73.0 | 73.6 | (73.1, 74.2) | 0.6 | (-0.2, 1.4) |
| Foreign-born citizen | 71.3 | 70.5 | (68.8, 72.2) | -0.8 | (-3.3, 1.7) |
| Foreign-born non-citizen | 60.6 | 62.1 | (60.1, 64.1) | 1.5 | (-1.2, 4.2) |
| Spanish only language spoken | | | | | |
| Spanish is not only language spoken | 72.7 | 73.7 | (73.2, 74.2) | 1.0* | (0.2, 1.7) |
| Spanish is only language spoken | 39.7 | 44.6 | (41.6, 47.5) | 4.9 | (-0.1, 9.9) |
| Metropolitan status | | | | | |
| Metropolitan area - principal city | 69.9 | 72.0 | (71.0, 72.9) | 2.1* | (0.8, 3.5) |
| Metropolitan area - balance | 76.6 | 75.9 | (75.1, 76.6) | -0.7 | (-1.7, 0.3) |
| Not in metropolitan area | 63.6 | 64.6 | (63.1, 66.1) | 1.0 | (-0.9, 2.8) |
| Not identified | 70.8 | 71.6 | (69.9, 73.1) | 0.8 | (-1.4, 2.9) |
| Geographic region | | | | | |
| Northeast | 73.1 | 74.4 | (73.1, 75.7) | 1.3 | (-0.2, 2.9) |
| Midwest | 73.0 | 74.0 | (73.0, 75.0) | 1.1 | (-0.3, 2.5) |
| South | 68.8 | 69.8 | (68.9, 70.7) | 1.0 | (-0.2, 2.2) |
| West | 75.4 | 74.4 | (73.3, 75.5) | -1.0 | (-2.6, 0.6) |

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.1 Prepaid Card Use by Banking Status and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 7.9 | 9.8 | 9.2 | (8.8, 9.5) | -0.6* | (-1.0, -0.2) |
| Unbanked and underbanked | | | | | | |
| Unbanked | 22.3 | 27.1 | 26.9 | (25.2, 28.6) | -0.2 | (-2.8, 2.3) |
| Banked: Underbanked | 13.1 | 15.4 | 14.5 | (13.5, 15.5) | -1.0 | (-2.3, 0.4) |
| Banked: Fully banked | 5.3 | 6.9 | 6.7 | (6.4, 7.0) | -0.2 | (-0.6, 0.2) |
| Banked: Underbanked status unknown | 0.7 | 2.2 | 1.9 | (1.4, 2.5) | -0.3 | (-1.2, 0.5) |
| Family income | | | | | | |
| Less than \$15,000 | 11.4 | 14.3 | 13.0 | (12.0, 14.1) | -1.3 | (-2.7, 0.0) |
| \$15,000 to \$30,000 | 8.3 | 10.8 | 10.4 | (9.6, 11.2) | -0.4 | (-1.5, 0.7) |
| \$30,000 to \$50,000 | 8.3 | 8.8 | 9.1 | (8.5, 9.8) | 0.3 | (-0.7, 1.2) |
| \$50,000 to \$75,000 | 6.4 | 9.2 | 7.7 | (7.1, 8.4) | -1.5* | (-2.4, -0.5) |
| At least \$75,000 | 6.5 | 8.1 | 8.0 | (7.5, 8.5) | 0.0 | (-0.7, 0.6) |
| Education | | | | | | |
| No high school diploma | 8.9 | 11.0 | 10.3 | (9.2, 11.5) | -0.7 | (-2.3, 0.9) |
| High school diploma | 8.1 | 10.3 | 9.3 | (8.8, 9.9) | -1.0* | (-1.8, -0.2) |
| Some college | 8.8 | 10.8 | 10.0 | (9.4, 10.6) | -0.8 | (-1.6, 0.1) |
| College degree | 6.7 | 8.0 | 8.0 | (7.6, 8.5) | 0.0 | (-0.6, 0.6) |
| Age group | | | | | | |
| 15 to 24 years | 12.7 | 12.4 | 15.1 | (13.4, 17.0) | 2.7* | (0.3, 5.2) |
| 25 to 34 years | 10.9 | 12.6 | 11.0 | (10.1, 11.8) | -1.6* | (-2.8, -0.4) |
| 35 to 44 years | 10.3 | 11.4 | 10.8 | (10.0, 11.5) | -0.6 | (-1.8, 0.5) |
| 45 to 54 years | 9.1 | 11.0 | 10.7 | (10.0, 11.5) | -0.2 | (-1.3, 0.8) |
| 55 to 64 years | 6.4 | 9.3 | 8.7 | (8.0, 9.3) | -0.6 | (-1.5, 0.3) |
| 65 years or more | 3.0 | 5.5 | 4.9 | (4.5, 5.4) | -0.6 | (-1.3, 0.1) |
| Race/Ethnicity | | | | | | |
| Black | 11.5 | 13.9 | 13.3 | (12.3, 14.4) | -0.5 | (-2.0, 0.9) |
| Hispanic | 7.8 | 9.6 | 7.9 | (7.1, 8.8) | -1.7* | (-3.0, -0.4) |
| Asian | 4.4 | 5.7 | 7.2 | (6.0, 8.7) | 1.5 | (-0.3, 3.3) |
| White | 7.3 | 9.1 | 8.5 | (8.1, 8.9) | -0.6* | (-1.0, -0.1) |
| Other | 13.8 | 17.0 | 15.9 | (12.7, 19.7) | -1.1 | (-5.8, 3.6) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 12.4 | 15.2 | 15.7 | (14.4, 17.0) | 0.5 | (-1.3, 2.2) |
| Not disabled, age 25 to 64 | 8.7 | 10.4 | 9.4 | (9.1, 9.8) | -0.9* | (-1.5, -0.4) |
| Not applicable (not age 25 to 64) | 4.7 | 6.8 | 6.7 | (6.2, 7.2) | -0.1 | (-0.8, 0.6) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 9.2 | 8.9 | (8.5, 9.3) | -0.3 | (-0.8, 0.2) |
| Income varied somewhat from month to month | | 13.5 | 12.6 | (11.7, 13.4) | -1.0 | (-2.1, 0.2) |
| Income varied a lot from month to month | | 15.5 | 12.8 | (11.2, 14.5) | -2.7* | (-4.9, -0.5) |
| Unknown | | 3.7 | 3.2 | (2.6, 3.9) | -0.5 | (-1.4, 0.4) |

C.1 Prepaid Card Use by Banking Status and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Employment status | | | | | | |
| Employed | 8.4 | 9.9 | 9.6 | (9.2, 10.0) | -0.3 | (-0.9, 0.2) |
| Unemployed | 14.8 | 18.4 | 16.9 | (14.7, 19.3) | -1.5 | (-4.8, 1.8) |
| Not in labor force | 6.2 | 8.7 | 7.8 | (7.4, 8.3) | -0.9* | (-1.5, -0.2) |
| Homeownership | | | | | | |
| Homeowner | 5.9 | 8.0 | 7.3 | (7.0, 7.6) | -0.7* | (-1.1, -0.2) |
| Non-homeowner | 11.6 | 12.9 | 12.4 | (11.8, 13.0) | -0.5 | (-1.4, 0.4) |
| Household type | | | | | | |
| Married couple | 7.1 | 8.9 | 8.1 | (7.7, 8.5) | -0.8* | (-1.4, -0.3) |
| Unmarried female-headed family | 13.1 | 15.4 | 15.9 | (14.7, 17.1) | 0.5 | (-1.2, 2.2) |
| Unmarried male-headed family | 10.2 | 13.0 | 11.9 | (10.5, 13.4) | -1.1 | (-3.4, 1.2) |
| Female individual | 6.3 | 7.6 | 7.3 | (6.8, 7.9) | -0.3 | (-1.2, 0.6) |
| Male individual | 7.2 | 9.4 | 8.7 | (8.0, 9.5) | -0.6 | (-1.7, 0.4) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 8.3 | 10.1 | 9.6 | (9.3, 10.0) | -0.5* | (-1.0, 0.0) |
| Foreign-born citizen | 4.0 | 6.3 | 6.2 | (5.2, 7.4) | -0.1 | (-1.7, 1.5) |
| Foreign-born non-citizen | 6.8 | 9.0 | 6.7 | (5.7, 7.8) | -2.3* | (-3.7, -0.9) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 7.9 | 9.8 | 9.3 | (9.0, 9.6) | -0.5* | (-0.9, -0.1) |
| Spanish is only language spoken | 6.8 | 8.5 | 5.7 | (4.4, 7.3) | -2.8* | (-5.6, -0.1) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 8.2 | 10.0 | 9.4 | (8.8, 10.0) | -0.6 | (-1.6, 0.3) |
| Metropolitan area - balance | 7.2 | 9.1 | 8.3 | (7.9, 8.7) | -0.8* | (-1.4, -0.3) |
| Not in metropolitan area | 8.8 | 11.1 | 10.3 | (9.5, 11.2) | -0.8 | (-2.1, 0.5) |
| Not identified | 8.2 | 9.7 | 10.1 | (9.3, 11.1) | 0.4 | (-0.7, 1.5) |
| Geographic region | | | | | | |
| Northeast | 6.6 | 8.4 | 7.9 | (7.2, 8.6) | -0.6 | (-1.6, 0.4) |
| Midwest | 8.9 | 10.2 | 10.0 | (9.3, 10.7) | -0.2 | (-1.1, 0.8) |
| South | 8.4 | 10.7 | 9.5 | (9.1, 10.0) | -1.2* | (-1.9, -0.5) |
| West | 7.1 | 8.8 | 8.7 | (8.1, 9.4) | -0.1 | (-0.9, 0.8) |

Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.2 Prepaid Card Use Among Unbanked Households by Previous Banking Status and Household Characteristics, 2013-2017

For all unbanked households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 22.3 | 27.1 | 26.9 | (25.2, 28.6) | -0.2 | (-2.8, 2.3) |
| Previously banked | | | | | | |
| Once had bank account | 33.0 | 37.4 | 36.7 | (33.9, 39.5) | -0.7 | (-4.7, 3.2) |
| Never had bank account | 13.4 | 18.7 | 19.3 | (17.2, 21.5) | 0.6 | (-2.7, 3.8) |
| Unknown | NA | NA | NA | NA | NA | NA |
| Family income | | | | | | |
| Less than \$15,000 | 20.9 | 28.5 | 25.3 | (23.0, 27.8) | -3.2 | (-6.5, 0.2) |
| \$15,000 to \$30,000 | 23.3 | 24.2 | 27.5 | (24.4, 30.8) | 3.3 | (-1.2, 7.8) |
| \$30,000 to \$50,000 | 28.3 | 26.8 | 31.8 | (27.1, 36.9) | 5.0 | (-2.0, 11.9) |
| \$50,000 to \$75,000 | 19.8 | NA | NA | NA | NA | NA |
| At least \$75,000 | NA | NA | NA | NA | NA | NA |
| Education | | | | | | |
| No high school diploma | 18.4 | 21.4 | 20.5 | (17.5, 23.8) | -0.9 | (-5.1, 3.3) |
| High school diploma | 22.4 | 30.7 | 27.3 | (24.6, 30.3) | -3.3 | (-7.3, 0.6) |
| Some college | 30.0 | 30.8 | 37.3 | (33.3, 41.6) | 6.6* | (0.7, 12.5) |
| College degree | 17.3 | 25.4 | 20.4 | (14.2, 28.4) | -5.0 | (-15.5, 5.4) |
| Age group | | | | | | |
| 15 to 24 years | 21.1 | 35.7 | 26.0 | (19.1, 34.4) | -9.7 | (-19.8, 0.5) |
| 25 to 34 years | 25.7 | 33.0 | 33.4 | (28.8, 38.2) | 0.4 | (-5.7, 6.5) |
| 35 to 44 years | 24.9 | 27.3 | 29.4 | (26.0, 33.1) | 2.1 | (-2.9, 7.1) |
| 45 to 54 years | 25.0 | 25.9 | 28.8 | (24.7, 33.3) | 2.9 | (-2.4, 8.2) |
| 55 to 64 years | 18.7 | 22.7 | 24.9 | (20.8, 29.5) | 2.2 | (-4.2, 8.5) |
| 65 years or more | 8.9 | 13.4 | 14.6 | (11.1, 19.0) | 1.2 | (-4.0, 6.4) |
| Race/Ethnicity | | | | | | |
| Black | 25.1 | 30.9 | 32.2 | (29.2, 35.3) | 1.3 | (-3.3, 5.9) |
| Hispanic | 12.2 | 16.3 | 13.8 | (11.4, 16.5) | -2.5 | (-6.8, 1.8) |
| Asian | NA | NA | NA | NA | NA | NA |
| White | 28.2 | 32.7 | 33.2 | (30.1, 36.5) | 0.5 | (-3.7, 4.7) |
| Other | 28.8 | NA | 30.3 | (22.0, 40.1) | NA | NA |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 27.9 | 30.4 | 31.4 | (27.7, 35.4) | 1.0 | (-4.5, 6.6) |
| Not disabled, age 25 to 64 | 22.8 | 26.9 | 28.4 | (25.9, 30.9) | 1.5 | (-2.1, 5.1) |
| Not applicable (not age 25 to 64) | 15.0 | 24.0 | 18.5 | (15.1, 22.5) | -5.5* | (-10.7, -0.4) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 30.0 | 29.1 | (26.8, 31.4) | -1.0 | (-4.3, 2.3) |
| Income varied somewhat from month to month | | 31.1 | 34.5 | (30.2, 39.2) | 3.4 | (-2.7, 9.5) |
| Income varied a lot from month to month | | 31.7 | 25.7 | (19.8, 32.6) | -6.0 | (-14.0, 2.0) |
| Unknown | | 5.2 | 8.4 | (5.7, 12.1) | 3.2 | (-0.5, 6.9) |

C.2 Prepaid Card Use Among Unbanked Households by Previous Banking Status and Household Characteristics, 2013-2017

For all unbanked households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Employment status | | | | | | |
| Employed | 23.2 | 29.0 | 30.3 | (27.5, 33.4) | 1.4 | (-2.4, 5.2) |
| Unemployed | 27.5 | 35.5 | 30.6 | (24.7, 37.2) | -5.0 | (-13.3, 3.3) |
| Not in labor force | 19.8 | 23.6 | 23.3 | (20.8, 26.0) | -0.3 | (-3.8, 3.2) |
| Homeownership | | | | | | |
| Homeowner | 16.1 | 21.2 | 21.5 | (18.4, 24.9) | 0.3 | (-4.0, 4.7) |
| Non-homeowner | 24.0 | 28.6 | 28.4 | (26.3, 30.6) | -0.3 | (-3.3, 2.8) |
| Household type | | | | | | |
| Married couple | 20.6 | 25.7 | 19.5 | (16.1, 23.4) | -6.2* | (-11.0, -1.4) |
| Unmarried female-headed family | 28.4 | 33.3 | 38.1 | (34.2, 42.1) | 4.8 | (-0.3, 10.0) |
| Unmarried male-headed family | 18.7 | 28.7 | 27.3 | (21.4, 34.1) | -1.4 | (-10.8, 8.0) |
| Female individual | 20.2 | 22.5 | 21.1 | (17.7, 24.9) | -1.4 | (-7.0, 4.1) |
| Male individual | 18.7 | 23.8 | 25.2 | (21.5, 29.4) | 1.5 | (-3.5, 6.4) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 26.6 | 31.7 | 31.9 | (29.9, 33.9) | 0.2 | (-2.8, 3.3) |
| Foreign-born citizen | 6.0 | NA | NA | NA | NA | NA |
| Foreign-born non-citizen | 9.1 | 14.2 | 10.0 | (7.5, 13.2) | -4.2 | (-8.5, 0.0) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 23.8 | 29.0 | 29.6 | (27.8, 31.5) | 0.6 | (-2.0, 3.2) |
| Spanish is only language spoken | 8.0 | 9.8 | 10.4 | (7.4, 14.5) | 0.6 | (-5.0, 6.2) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 21.3 | 26.0 | 24.9 | (22.1, 27.9) | -1.1 | (-5.5, 3.2) |
| Metropolitan area - balance | 22.5 | 26.2 | 23.7 | (20.8, 26.8) | -2.5 | (-6.6, 1.6) |
| Not in metropolitan area | 22.3 | 29.5 | 33.5 | (29.4, 37.9) | 4.0 | (-2.1, 10.1) |
| Not identified | 25.0 | 30.4 | 33.3 | (28.3, 38.8) | 2.9 | (-4.6, 10.5) |
| Geographic region | | | | | | |
| Northeast | 19.3 | 25.6 | 22.4 | (18.3, 27.1) | -3.2 | (-9.5, 3.0) |
| Midwest | 26.7 | 32.5 | 34.4 | (29.7, 39.4) | 1.9 | (-4.8, 8.5) |
| South | 23.6 | 28.4 | 27.6 | (25.2, 30.3) | -0.8 | (-4.5, 2.8) |
| West | 17.9 | 20.0 | 22.2 | (19.0, 25.8) | 2.2 | (-3.0, 7.5) |

Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.3 Prepaid Card Use by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 7.9 | 9.8 | 9.2 | (8.8, 9.5) | -0.6* | (-1.0, -0.2) |
| State | | | | | | |
| AL | 6.8 | 11.9 | 13.7 | (11.3, 16.5) | 1.8 | (-1.5, 5.2) |
| AK | 7.8 | 7.8 | 8.3 | (6.3, 10.9) | 0.6 | (-3.0, 4.2) |
| AZ | 6.4 | 7.3 | 9.3 | (7.3, 11.7) | 2.0 | (-0.6, 4.6) |
| AR | 10.2 | 17.7 | 11.0 | (9.3, 13.0) | -6.7* | (-10.4, -2.9) |
| CA | 7.0 | 8.9 | 8.7 | (7.8, 9.7) | -0.2 | (-1.6, 1.2) |
| CO | 9.4 | 9.2 | 8.4 | (6.2, 11.2) | -0.8 | (-4.5, 2.9) |
| CT | 6.5 | 7.1 | 6.0 | (4.3, 8.3) | -1.1 | (-4.2, 2.0) |
| DE | 5.8 | 7.8 | 7.8 | (5.6, 10.7) | 0.0 | (-3.4, 3.4) |
| DC | 9.0 | 10.2 | 10.8 | (8.9, 13.1) | 0.7 | (-2.1, 3.4) |
| FL | 7.6 | 9.5 | 7.6 | (6.6, 8.9) | -1.9 | (-3.7, 0.0) |
| GA | 9.1 | 11.3 | 10.0 | (8.1, 12.2) | -1.3 | (-4.3, 1.7) |
| HI | 3.5 | 6.2 | 4.6 | (3.1, 6.9) | -1.6 | (-4.3, 1.1) |
| ID | 5.9 | 9.3 | 10.9 | (8.8, 13.6) | 1.6 | (-1.8, 5.0) |
| IL | 8.0 | 7.3 | 8.4 | (6.8, 10.3) | 1.1 | (-1.3, 3.4) |
| IN | 9.0 | 8.1 | 11.1 | (8.8, 13.9) | 3.0 | (-0.2, 6.1) |
| IA | 10.1 | 9.9 | 7.8 | (5.9, 10.2) | -2.1 | (-5.2, 0.9) |
| KS | 9.8 | 11.8 | 12.3 | (8.0, 18.6) | 0.5 | (-5.2, 6.2) |
| KY | 10.2 | 12.3 | 9.1 | (6.8, 12.1) | -3.2 | (-6.8, 0.4) |
| LA | 8.2 | 11.4 | 11.0 | (9.2, 13.0) | -0.4 | (-3.5, 2.7) |
| ME | 8.7 | 10.3 | 9.0 | (6.8, 11.8) | -1.3 | (-5.6, 2.9) |
| MD | 6.7 | 11.0 | 10.4 | (7.8, 13.6) | -0.6 | (-4.3, 3.1) |
| MA | 5.1 | 8.4 | 8.6 | (6.8, 10.7) | 0.2 | (-2.4, 2.8) |
| MI | 8.2 | 11.9 | 9.5 | (7.6, 11.8) | -2.4 | (-5.7, 0.8) |
| MN | 8.2 | 12.7 | 9.2 | (7.1, 11.8) | -3.5 | (-7.3, 0.3) |
| MS | 14.9 | 11.4 | 15.4 | (12.3, 19.0) | 3.9* | (1.1, 6.8) |
| MO | 9.6 | 12.7 | 11.8 | (10.0, 13.8) | -0.9 | (-4.1, 2.3) |
| MT | 5.2 | 8.0 | 8.7 | (7.1, 10.6) | 0.7 | (-1.7, 3.1) |
| NE | 8.1 | 13.9 | 11.3 | (8.4, 15.0) | -2.6 | (-7.0, 1.8) |
| NV | 7.1 | 11.1 | 6.4 | (4.6, 8.7) | -4.7* | (-7.8, -1.6) |
| NH | 9.4 | 7.8 | 7.7 | (5.8, 10.1) | -0.1 | (-3.2, 2.9) |
| NJ | 7.0 | 8.1 | 9.3 | (7.5, 11.4) | 1.2 | (-1.4, 3.9) |
| NM | 9.6 | 8.4 | 6.9 | (5.5, 8.6) | -1.5 | (-3.4, 0.4) |
| NY | 6.8 | 7.9 | 6.4 | (5.3, 7.7) | -1.5 | (-3.4, 0.4) |
| NC | 6.6 | 10.0 | 8.0 | (6.4, 9.9) | -2.0 | (-4.5, 0.5) |
| ND | 9.5 | 11.0 | 10.4 | (8.1, 13.2) | -0.6 | (-4.0, 2.8) |
| OH | 9.4 | 9.9 | 11.8 | (9.9, 13.9) | 1.9 | (-0.7, 4.5) |
| OK | 12.9 | 13.4 | 11.5 | (9.0, 14.4) | -2.0 | (-5.5, 1.5) |
| OR | 7.6 | 10.1 | 10.9 | (8.6, 13.8) | 0.8 | (-2.8, 4.3) |

C.3 Prepaid Card Use by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-----------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| PA | 6.1 | 9.8 | 9.4 | (7.9, 11.1) | -0.4 | (-2.9, 2.2) |
| RI | 9.6 | 10.2 | 7.4 | (5.7, 9.8) | -2.7 | (-6.3, 0.8) |
| SC | 8.1 | 9.2 | 8.0 | (6.2, 10.4) | -1.2 | (-4.4, 2.0) |
| SD | 8.5 | 10.7 | 9.7 | (6.3, 14.7) | -1.0 | (-4.8, 2.8) |
| TN | 8.5 | 12.5 | 10.4 | (8.5, 12.7) | -2.1 | (-5.5, 1.2) |
| TX | 9.3 | 10.2 | 9.3 | (8.0, 10.8) | -0.9 | (-2.7, 1.0) |
| UT | 7.6 | 10.6 | 13.6 | (10.7, 17.3) | 3.1 | (-1.4, 7.6) |
| VT | 6.8 | 7.7 | 6.8 | (5.1, 9.0) | -0.9 | (-3.8, 1.9) |
| VA | 6.3 | 9.3 | 9.2 | (7.7, 11.1) | 0.0 | (-2.6, 2.5) |
| WA | 6.2 | 7.2 | 7.4 | (5.8, 9.3) | 0.2 | (-2.1, 2.5) |
| WV | 6.3 | 10.2 | 10.6 | (8.2, 13.7) | 0.4 | (-4.4, 5.2) |
| WI | 10.4 | 9.2 | 8.2 | (6.2, 10.8) | -1.0 | (-3.6, 1.7) |
| WY | 7.1 | 9.9 | 7.6 | (5.4, 10.8) | -2.3 | (-5.3, 0.7) |

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.4 Prepaid Card Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 7.9 | 9.8 | 9.2 | (8.8, 9.5) | -0.6* | (-1.0, -0.2) |
| MSA | | | | | | |
| Albuquerque, NM | 8.6 | 7.8 | 4.0 | (2.5, 6.2) | -3.8* | (-7.0, -0.7) |
| Atlanta-Sandy Springs- Roswell, GA~ | 8.6 | 8.6 | 9.2 | (7.2, 11.5) | 0.5 | (-2.9, 3.9) |
| Austin-Round Rock, TX | 5.5 | 10.1 | 7.2 | (4.3, 12.0) | -2.8 | (-8.7, 3.0) |
| Baltimore-Columbia- Towson, MD | 8.2 | 10.2 | 11.6 | (7.6, 17.3) | 1.5 | (-4.6, 7.6) |
| Baton Rouge, LA | NA | 8.2 | 6.7 | (3.0, 14.3) | -1.5 | (-7.9, 5.0) |
| Billings, MT~ | NA | 9.7 | 8.9 | (5.3, 14.8) | -0.7 | (-8.4, 6.9) |
| Birmingham-Hoover, AL | 5.4 | 8.8 | 6.6 | (4.0, 10.8) | -2.1 | (-6.8, 2.5) |
| Boise City, ID | 4.4 | 6.2 | 8.7 | (5.9, 12.5) | 2.4 | (-2.2, 7.0) |
| Boston-Cambridge- Newton, MA-NH~ | 6.5 | 9.2 | 9.8 | (7.5, 12.6) | 0.5 | (-2.9, 3.9) |
| Burlington-South Burlington, VT~ | 5.5 | 9.2 | 5.4 | (2.6, 10.8) | -3.8 | (-8.8, 1.2) |
| Charlotte-Concord- Gastonia, NC-SC~ | 6.2 | 8.5 | 6.1 | (3.9, 9.5) | -2.4 | (-7.0, 2.2) |
| Chicago-Naperville-Elgin, IL-IN-WI | 6.5 | 7.2 | 7.3 | (5.7, 9.3) | 0.1 | (-2.5, 2.7) |
| Cincinnati, OH-KY-IN~ | 6.3 | 8.7 | 8.4 | (5.1, 13.4) | -0.4 | (-5.3, 4.6) |
| Cleveland-Elyria, OH | 7.4 | 13.1 | 8.0 | (5.3, 11.9) | -5.2* | (-10.2, 0.0) |
| Columbus, OH~ | 12.3 | 11.7 | 9.7 | (6.0, 15.3) | -2.0 | (-7.7, 3.8) |
| Dallas-Fort Worth-Arlington, TX~ | 7.7 | 12.3 | 9.7 | (7.5, 12.5) | -2.6 | (-6.0, 0.8) |
| Denver-Aurora-Lakewood, CO | 8.6 | 9.2 | 6.3 | (3.9, 9.9) | -2.9 | (-7.5, 1.7) |
| Detroit-Warren-Dearborn, MI | 7.5 | 9.3 | 8.8 | (6.3, 12.2) | -0.5 | (-4.7, 3.7) |
| Fargo, ND-MN | 11.0 | 17.2 | 16.8 | (11.8, 23.3) | -0.4 | (-7.9, 7.0) |
| Greenville-Anderson- Mauldin, SC~ | NA | 3.5 | 9.1 | (5.3, 15.1) | 5.6* | (0.1, 11.0) |
| Hartford-West Hartford- East Hartford, CT~ | 8.2 | 11.7 | 4.8 | (2.5, 8.8) | -6.9* | (-12.8, -1.0) |
| Houston-The Woodlands- Sugar Land, TX~ | 10.2 | 8.8 | 9.0 | (6.6, 12.1) | 0.1 | (-3.7, 4.0) |
| Huntington-Ashland, WV- KY-OH~ | NA | NA | 20.4 | (13.6, 29.4) | NA | NA |
| Indianapolis-Carmel- Anderson, IN~ | 11.2 | 9.7 | 10.7 | (7.4, 15.3) | 1.0 | (-4.5, 6.5) |
| Jackson, MS~ | NA | 13.4 | 8.9 | (5.6, 13.9) | -4.5 | (-10.3, 1.4) |
| Kansas City, MO-KS~ | 11.4 | 13.5 | 14.2 | (10.4, 19.3) | 0.7 | (-4.9, 6.3) |
| Knoxville, TN~ | NA | NA | 11.1 | (6.5, 18.2) | NA | NA |
| Las Vegas-Henderson- Paradise, NV | 7.5 | 12.1 | 5.6 | (3.7, 8.3) | -6.5* | (-10.1, -2.9) |
| Little Rock-North Little Rock-Conway, AR | 11.8 | 21.7 | 12.4 | (9.1, 16.6) | -9.3* | (-16.3, -2.3) |
| Los Angeles-Long Beach- Anaheim, CA | 5.5 | 7.3 | 6.7 | (5.3, 8.5) | -0.6 | (-2.9, 1.6) |

C.4 Prepaid Card Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| Louisville/Jefferson County, KY-IN~ | 10.8 | 8.9 | 7.0 | (3.9, 12.4) | -1.9 | (-7.5, 3.7) |
| Manchester-Nashua, NH~ | NA | 7.4 | 4.7 | (2.3, 9.2) | -2.7 | (-6.9, 1.4) |
| Memphis, TN-MS-AR~ | 12.4 | 14.7 | 14.2 | (10.1, 19.7) | -0.4 | (-7.5, 6.7) |
| Miami-Fort Lauderdale- West Palm Beach, FL | 6.2 | 10.1 | 6.7 | (4.8, 9.3) | -3.4 | (-7.2, 0.4) |
| Milwaukee-Waukesha-West Allis, WI | 12.5 | 12.2 | 10.2 | (5.7, 17.5) | -2.0 | (-9.2, 5.2) |
| Minneapolis-St. Paul- Bloomington, MN-WI~ | 8.8 | 12.2 | 11.6 | (8.9, 14.9) | -0.6 | (-4.8, 3.5) |
| Nashville-Davidson- Murfreesboro-Franklin, TN~ | 6.0 | 13.9 | 12.7 | (8.9, 17.8) | -1.1 | (-8.8, 6.5) |
| New Orleans-Metairie, LA~ | 8.1 | 9.9 | 8.3 | (4.9, 13.6) | -1.6 | (-7.1, 3.8) |
| New York-Newark-Jersey City, NY-NJ-PA~ | 5.6 | 7.4 | 6.3 | (5.2, 7.6) | -1.1 | (-2.7, 0.6) |
| Oklahoma City, OK | 11.9 | 17.4 | 8.2 | (4.7, 13.8) | -9.2* | (-16.2, -2.3) |
| Omaha-Council Bluffs, NE-IA | 10.3 | 18.1 | 10.0 | (7.0, 14.1) | -8.1* | (-14.5, -1.7) |
| Orlando-Kissimmee- Sanford, FL | 6.1 | 7.8 | 7.1 | (4.2, 11.9) | -0.7 | (-5.5, 4.1) |
| Philadelphia-Camden- Wilmington, PA-NJ-DE-MD | 4.8 | 6.6 | 10.7 | (8.5, 13.5) | 4.2* | (0.7, 7.6) |
| Phoenix-Mesa-Scottsdale, AZ | 6.7 | 6.4 | 9.2 | (6.7, 12.7) | 2.9 | (-0.7, 6.4) |
| Pittsburgh, PA | 9.8 | 18.1 | 11.7 | (8.2, 16.5) | -6.4 | (-13.6, 0.8) |
| Portland-South Portland, ME~ | 5.2 | 6.8 | 8.0 | (4.8, 13.0) | 1.2 | (-4.3, 6.8) |
| Portland-Vancouver- Hillsboro, OR-WA | 6.5 | 11.1 | 10.9 | (8.2, 14.5) | -0.2 | (-4.7, 4.3) |
| Providence-Warwick, RI-MA~ | 9.8 | 11.7 | 6.1 | (4.5, 8.3) | -5.6* | (-9.3, -1.9) |
| Riverside-San Bernardino- Ontario, CA | 5.3 | 11.3 | 11.5 | (8.3, 15.8) | 0.3 | (-5.4, 5.9) |
| Sacramento-Roseville- Arden-Arcade, CA | 8.4 | 10.2 | 10.5 | (7.3, 14.9) | 0.3 | (-5.0, 5.6) |
| St. Louis, MO-IL~ | 10.8 | 10.3 | 10.8 | (8.1, 14.1) | 0.4 | (-4.3, 5.1) |
| Salisbury, MD-DE~ | NA | 3.2 | 7.6 | (2.5, 20.8) | 4.3 | (-3.8, 12.5) |
| Salt Lake City, UT~ | 9.9 | 8.9 | 10.2 | (6.7, 15.2) | 1.3 | (-4.2, 6.8) |
| San Antonio-New Braunfels, TX | 10.1 | 14.9 | 6.8 | (4.4, 10.3) | -8.1* | (-13.4, -2.7) |
| San Diego-Carlsbad, CA | 8.5 | 7.5 | 8.4 | (6.0, 11.7) | 0.9 | (-2.8, 4.6) |
| San Francisco-Oakland- Hayward, CA | 7.8 | 7.5 | 7.6 | (5.6, 10.3) | 0.1 | (-3.2, 3.3) |
| San Jose-Sunnyvale-Santa Clara, CA | 6.5 | NA | 10.9 | (6.0, 19.1) | NA | NA |
| Seattle-Tacoma-Bellevue, WA | 5.9 | 6.6 | 7.2 | (5.1, 10.0) | 0.6 | (-2.7, 3.8) |
| Sioux Falls, SD | 10.3 | 8.2 | 10.0 | (6.5, 15.1) | 1.8 | (-5.3, 8.8) |
| Tampa-St. Petersburg- Clearwater, FL | 7.7 | 8.3 | 5.3 | (3.2, 8.7) | -3.0 | (-6.9, 1.0) |

C.4 Prepaid Card Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| Tulsa, OK | 14.9 | 11.9 | 14.0 | (9.8, 19.6) | 2.1 | (-4.9, 9.0) |
| Urban Honolulu, HI | 4.5 | 6.9 | 5.6 | (3.6, 8.7) | -1.3 | (-4.9, 2.2) |
| Virginia Beach-Norfolk- Newport News, VA-NC~ | 7.0 | 9.7 | 13.2 | (9.1, 18.7) | 3.5 | (-3.6, 10.5) |
| Washington-Arlington- Alexandria, DC-VA-MD- WV~ | 6.5 | 9.1 | 7.3 | (5.6, 9.4) | -1.9 | (-4.6, 0.9) |
| Wichita, KS~ | 14.0 | 17.0 | 7.9 | (4.3, 14.1) | -9.1* | (-16.9, -1.3) |
| Worcester, MA-CT~ | NA | NA | 7.7 | (4.1, 14.0) | NA | NA |

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

C.5 Sources of Prepaid Cards by Banking Status and Household Characteristics, 2017

For all households that used prepaid cards in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank location or bank website (Percent) | Store or website that is not a bank (Percent) | Government agency (Percent) | Employer payroll card (Percent) | Family or friends (Percent) | Other (Percent) | Unknown (Percent) |
|--|------------------------------|-----------------------|---|---|-----------------------------|---------------------------------|-----------------------------|-----------------|-------------------|
| All | 11,834 | 100.0 | 13.3 | 45.4 | 15.0 | 9.3 | 15.0 | 8.4 | 0.6 |
| Unbanked and underbanked | | | | | | | | | |
| Unbanked | 2,265 | 100.0 | 5.1 | 44.6 | 31.5 | 13.9 | 3.1 | 7.6 | 0.6 |
| Banked: Underbanked | 3,502 | 100.0 | 14.9 | 48.4 | 12.4 | 9.6 | 13.5 | 8.3 | 0.6 |
| Banked: Fully banked | 5,915 | 100.0 | 15.7 | 44.2 | 10.3 | 7.3 | 19.7 | 8.9 | 0.6 |
| Banked: Underbanked status unknown | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Family income | | | | | | | | | |
| Less than \$15,000 | 2,077 | 100.0 | 8.1 | 41.3 | 34.1 | 8.6 | 6.3 | 6.4 | 0.4 |
| \$15,000 to \$30,000 | 2,057 | 100.0 | 12.6 | 43.2 | 20.9 | 10.4 | 11.3 | 6.3 | 1.0 |
| \$30,000 to \$50,000 | 2,335 | 100.0 | 13.3 | 49.2 | 11.6 | 10.1 | 14.4 | 9.0 | 0.7 |
| \$50,000 to \$75,000 | 1,835 | 100.0 | 15.6 | 45.9 | 7.3 | 7.6 | 21.6 | 9.8 | 0.6 |
| At least \$75,000 | 3,529 | 100.0 | 15.7 | 46.5 | 6.8 | 9.5 | 19.2 | 9.6 | 0.4 |
| Education | | | | | | | | | |
| No high school diploma | 1,281 | 100.0 | 9.3 | 45.3 | 31.6 | 10.3 | 5.2 | 4.0 | - |
| High school diploma | 3,114 | 100.0 | 11.0 | 45.1 | 18.8 | 10.8 | 11.7 | 7.3 | 1.3 |
| Some college | 3,741 | 100.0 | 14.1 | 46.8 | 13.4 | 9.5 | 16.0 | 7.6 | 0.4 |
| College degree | 3,698 | 100.0 | 16.0 | 44.4 | 7.8 | 7.5 | 20.1 | 11.5 | 0.4 |
| Age group | | | | | | | | | |
| 15 to 24 years | 1,002 | 100.0 | 7.9 | 46.0 | 11.6 | 17.0 | 18.0 | 4.8 | 1.2 |
| 25 to 34 years | 2,300 | 100.0 | 14.2 | 44.8 | 12.0 | 11.6 | 16.0 | 8.5 | 0.5 |
| 35 to 44 years | 2,318 | 100.0 | 10.9 | 50.3 | 16.5 | 9.0 | 14.8 | 7.7 | 0.1 |
| 45 to 54 years | 2,495 | 100.0 | 13.5 | 46.2 | 15.0 | 9.7 | 13.3 | 9.2 | 0.4 |
| 55 to 64 years | 2,119 | 100.0 | 15.5 | 42.7 | 18.0 | 6.2 | 12.3 | 8.0 | 0.8 |
| 65 years or more | 1,601 | 100.0 | 16.2 | 41.3 | 15.7 | 5.0 | 18.2 | 10.5 | 0.9 |
| Race/Ethnicity | | | | | | | | | |
| Black | 2,429 | 100.0 | 11.7 | 47.2 | 21.5 | 10.2 | 7.2 | 8.0 | 0.6 |
| Hispanic | 1,318 | 100.0 | 14.4 | 48.2 | 13.5 | 11.1 | 13.2 | 5.6 | 0.5 |
| Asian | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| White | 7,273 | 100.0 | 13.5 | 44.2 | 13.4 | 8.5 | 18.1 | 9.4 | 0.6 |
| Other | NA | NA | NA | NA | NA | NA | NA | NA | NA |

C.5 Sources of Prepaid Cards by Banking Status and Household Characteristics, 2017

For all households that used prepaid cards in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank location or bank website (Percent) | Store or website that is not a bank (Percent) | Government agency (Percent) | Employer payroll card (Percent) | Family or friends (Percent) | Other (Percent) | Unknown (Percent) |
|--|------------------------------|-----------------------|---|---|-----------------------------|---------------------------------|-----------------------------|-----------------|-------------------|
| Disability status | | | | | | | | | |
| Disabled, age 25 to 64 | 1,769 | 100.0 | 11.0 | 37.3 | 34.2 | 4.7 | 10.0 | 7.0 | 0.4 |
| Not disabled, age 25 to 64 | 7,463 | 100.0 | 14.0 | 48.2 | 10.8 | 10.3 | 15.1 | 8.7 | 0.5 |
| Not applicable (not age 25 to 64) | 2,603 | 100.0 | 13.0 | 43.1 | 14.1 | 9.6 | 18.1 | 8.3 | 1.0 |
| Monthly income volatility | | | | | | | | | |
| Income was about the same each month | 8,205 | 100.0 | 13.5 | 45.3 | 15.5 | 7.5 | 15.4 | 8.7 | 0.4 |
| Income varied somewhat from month to month | 2,633 | 100.0 | 14.2 | 44.7 | 13.8 | 13.9 | 12.7 | 8.5 | 0.9 |
| Income varied a lot from month to month | 638 | 100.0 | 8.3 | 52.1 | 11.3 | 14.3 | 18.1 | 6.7 | - |
| Unknown | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Employment status | | | | | | | | | |
| Employed | 7,624 | 100.0 | 13.7 | 47.8 | 8.9 | 11.3 | 16.9 | 8.6 | 0.4 |
| Unemployed | 580 | 100.0 | 7.5 | 46.6 | 17.8 | 13.0 | 7.9 | 13.1 | 1.3 |
| Not in labor force | 3,630 | 100.0 | 13.5 | 40.4 | 27.4 | 4.4 | 12.2 | 7.1 | 0.8 |
| Homeownership | | | | | | | | | |
| Homeowner | 6,005 | 100.0 | 14.3 | 45.9 | 10.4 | 7.0 | 18.3 | 10.3 | 0.6 |
| Non-homeowner | 5,829 | 100.0 | 12.4 | 44.9 | 19.9 | 11.7 | 11.6 | 6.4 | 0.5 |
| Household type | | | | | | | | | |
| Married couple | 4,942 | 100.0 | 15.3 | 46.4 | 9.2 | 8.8 | 18.6 | 8.4 | 0.4 |
| Unmarried female-headed family | 2,409 | 100.0 | 11.3 | 45.0 | 25.3 | 8.5 | 8.1 | 8.7 | 0.9 |
| Unmarried male-headed family | 783 | 100.0 | 10.6 | 46.7 | 13.9 | 16.3 | 14.6 | 7.5 | 0.9 |
| Female individual | 1,778 | 100.0 | 11.8 | 39.2 | 19.1 | 8.8 | 16.1 | 9.6 | 0.3 |
| Male individual | 1,903 | 100.0 | 13.7 | 48.4 | 13.8 | 9.1 | 13.4 | 7.2 | 0.8 |
| Other | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | | | | |
| U.S.-born | 10,609 | 100.0 | 12.6 | 45.9 | 15.1 | 9.1 | 15.6 | 8.8 | 0.6 |
| Foreign-born citizen | 631 | 100.0 | 24.8 | 38.5 | 14.3 | 9.1 | 8.8 | 5.8 | 1.0 |
| Foreign-born non-citizen | 594 | 100.0 | 15.0 | 45.2 | 14.8 | 13.3 | 11.0 | 3.6 | - |

C.5 Sources of Prepaid Cards by Banking Status and Household Characteristics, 2017

For all households that used prepaid cards in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Bank location or bank website (Percent) | Store or website that is not a bank (Percent) | Government agency (Percent) | Employer payroll card (Percent) | Family or friends (Percent) | Other (Percent) | Unknown (Percent) |
|-------------------------------------|------------------------------|-----------------------|---|---|-----------------------------|---------------------------------|-----------------------------|-----------------|-------------------|
| Spanish only language spoken | | | | | | | | | |
| Spanish is not only language spoken | 11,553 | 100.0 | 13.1 | 45.3 | 15.0 | 9.4 | 15.3 | 8.6 | 0.6 |
| Spanish is only language spoken | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Metropolitan status | | | | | | | | | |
| Metropolitan area - principal city | 3,614 | 100.0 | 11.9 | 46.6 | 16.7 | 8.7 | 13.3 | 8.5 | 0.6 |
| Metropolitan area - balance | 4,594 | 100.0 | 15.6 | 44.2 | 13.1 | 10.0 | 16.8 | 7.9 | 0.5 |
| Not in metropolitan area | 1,790 | 100.0 | 11.3 | 46.7 | 17.5 | 9.0 | 9.9 | 11.0 | 0.7 |
| Not identified | 1,836 | 100.0 | 12.5 | 45.3 | 14.2 | 9.1 | 18.6 | 6.7 | 0.7 |
| Geographic region | | | | | | | | | |
| Northeast | 1,791 | 100.0 | 12.7 | 44.2 | 14.5 | 6.8 | 16.9 | 8.7 | 1.4 |
| Midwest | 2,773 | 100.0 | 13.5 | 44.9 | 17.0 | 9.5 | 14.3 | 8.5 | 0.8 |
| South | 4,703 | 100.0 | 14.6 | 44.9 | 13.3 | 9.7 | 15.3 | 8.4 | 0.3 |
| West | 2,567 | 100.0 | 11.4 | 47.9 | 16.4 | 10.0 | 13.7 | 8.1 | 0.3 |

Row percentages may not sum to 100 because households with multiple prepaid cards were asked to select all sources of their cards. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.1 AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| All | 24.9 | 24.0 | 22.1 | (21.6, 22.5) | -1.9* | (-2.5, -1.3) |
| Unbanked | | | | | | |
| Unbanked | 63.2 | 57.3 | 51.3 | (49.0, 53.6) | -6.0* | (-9.0, -3.0) |
| Has bank account | 21.7 | 21.4 | 20.0 | (19.6, 20.5) | -1.4* | (-2.1, -0.8) |
| Family income | | | | | | |
| Less than \$15,000 | 39.1 | 38.6 | 32.4 | (31.2, 33.7) | -6.2* | (-8.0, -4.3) |
| \$15,000 to \$30,000 | 33.1 | 31.0 | 29.7 | (28.5, 31.0) | -1.2 | (-3.0, 0.5) |
| \$30,000 to \$50,000 | 26.5 | 26.6 | 25.8 | (24.7, 26.9) | -0.9 | (-2.3, 0.6) |
| \$50,000 to \$75,000 | 20.9 | 21.0 | 20.5 | (19.6, 21.5) | -0.5 | (-1.9, 1.0) |
| At least \$75,000 | 13.8 | 13.5 | 13.5 | (13.0, 14.0) | -0.1 | (-0.8, 0.7) |
| Education | | | | | | |
| No high school diploma | 39.5 | 39.0 | 35.4 | (33.9, 37.0) | -3.6* | (-5.5, -1.6) |
| High school diploma | 28.7 | 27.8 | 25.3 | (24.4, 26.1) | -2.5* | (-3.8, -1.2) |
| Some college | 26.9 | 25.3 | 23.6 | (22.8, 24.4) | -1.8* | (-3.0, -0.5) |
| College degree | 14.9 | 15.0 | 14.9 | (14.2, 15.5) | -0.1 | (-1.0, 0.8) |
| Age group | | | | | | |
| 15 to 24 years | 41.5 | 37.8 | 34.6 | (32.1, 37.2) | -3.2 | (-6.9, 0.4) |
| 25 to 34 years | 33.6 | 31.1 | 28.0 | (26.8, 29.1) | -3.1* | (-4.8, -1.5) |
| 35 to 44 years | 29.6 | 28.1 | 26.6 | (25.6, 27.7) | -1.5 | (-3.0, 0.1) |
| 45 to 54 years | 26.7 | 24.8 | 22.9 | (21.8, 24.1) | -1.9* | (-3.4, -0.3) |
| 55 to 64 years | 20.9 | 21.8 | 20.7 | (19.7, 21.7) | -1.1 | (-2.5, 0.2) |
| 65 years or more | 13.1 | 14.1 | 13.0 | (12.4, 13.7) | -1.1* | (-2.0, -0.2) |
| Race/Ethnicity | | | | | | |
| Black | 46.1 | 42.2 | 39.9 | (38.6, 41.3) | -2.3* | (-4.2, -0.3) |
| Hispanic | 40.3 | 38.5 | 36.0 | (34.6, 37.5) | -2.4* | (-4.4, -0.4) |
| Asian | 18.6 | 22.3 | 18.0 | (16.1, 20.1) | -4.3* | (-7.4, -1.3) |
| White | 18.1 | 17.3 | 15.5 | (15.1, 16.0) | -1.8* | (-2.4, -1.1) |
| Other | 36.5 | 34.1 | 35.0 | (31.0, 39.3) | 0.9 | (-4.4, 6.2) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 38.7 | 38.0 | 33.2 | (31.6, 34.7) | -4.8* | (-7.1, -2.5) |
| Not disabled, age 25 to 64 | 26.0 | 24.5 | 23.1 | (22.5, 23.7) | -1.4* | (-2.2, -0.6) |
| Not applicable (not age 25 to 64) | 18.2 | 18.4 | 16.7 | (16.0, 17.4) | -1.7* | (-2.7, -0.6) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 22.6 | 21.2 | (20.7, 21.7) | -1.4* | (-2.1, -0.7) |
| Income varied somewhat from month to month | | 32.6 | 30.6 | (29.3, 32.0) | -1.9* | (-3.7, -0.2) |
| Income varied a lot from month to month | | 40.3 | 36.4 | (33.9, 38.9) | -3.9* | (-7.4, -0.4) |
| Unknown | | 8.1 | 6.6 | (5.7, 7.6) | -1.5* | (-2.9, -0.1) |

D.1 AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------------------------|---------------------------|---|
| Employment status | | | | | | |
| Employed | 25.6 | 24.5 | 23.2 | (22.6, 23.7) | -1.4* | (-2.2, -0.5) |
| Unemployed | 41.0 | 39.0 | 35.7 | (32.8, 38.6) | -3.4 | (-7.2, 0.4) |
| Not in labor force | 21.6 | 21.7 | 19.2 | (18.5, 19.8) | -2.6* | (-3.5, -1.6) |
| Homeownership | | | | | | |
| Homeowner | 17.0 | 16.5 | 15.3 | (14.8, 15.7) | -1.3* | (-2.0, -0.6) |
| Non-homeowner | 39.4 | 36.7 | 33.9 | (33.0, 34.9) | -2.8* | (-4.2, -1.5) |
| Household type | | | | | | |
| Married couple | 20.1 | 19.5 | 18.2 | (17.8, 18.7) | -1.3* | (-2.1, -0.4) |
| Unmarried female-headed family | 41.3 | 39.3 | 36.6 | (35.2, 38.1) | -2.7* | (-4.6, -0.7) |
| Unmarried male-headed family | 37.5 | 33.4 | 32.0 | (29.8, 34.3) | -1.4 | (-4.4, 1.6) |
| Female individual | 21.2 | 21.2 | 19.0 | (18.0, 19.9) | -2.3* | (-3.6, -0.9) |
| Male individual | 26.2 | 25.1 | 23.1 | (22.0, 24.3) | -1.9* | (-3.5, -0.4) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 23.4 | 21.9 | 20.3 | (19.9, 20.8) | -1.6* | (-2.2, -1.0) |
| Foreign-born citizen | 26.9 | 27.7 | 25.6 | (23.9, 27.4) | -2.1 | (-4.7, 0.4) |
| Foreign-born non-citizen | 42.8 | 44.2 | 39.2 | (37.2, 41.3) | -4.9* | (-7.8, -2.1) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 24.4 | 23.5 | 21.1 | (20.7, 21.6) | -2.4* | (-3.0, -1.7) |
| Spanish is only language spoken | 46.3 | 45.7 | 45.7 | (42.2, 49.2) | -0.1 | (-4.6, 4.5) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 29.6 | 29.2 | 26.3 | (25.2, 27.3) | -2.9* | (-4.3, -1.6) |
| Metropolitan area - balance | 21.2 | 20.5 | 19.3 | (18.6, 19.9) | -1.2* | (-2.2, -0.2) |
| Not in metropolitan area | 26.3 | 25.5 | 22.7 | (21.6, 23.9) | -2.7* | (-4.6, -0.8) |
| Not identified | 24.8 | 22.5 | 21.0 | (19.7, 22.3) | -1.5 | (-3.1, 0.1) |
| Geographic region | | | | | | |
| Northeast | 23.6 | 22.8 | 20.6 | (19.6, 21.7) | -2.2* | (-3.6, -0.7) |
| Midwest | 21.0 | 20.8 | 18.6 | (17.7, 19.6) | -2.2* | (-3.6, -0.9) |
| South | 29.3 | 26.7 | 25.2 | (24.5, 26.0) | -1.5* | (-2.6, -0.4) |
| West | 22.3 | 23.2 | 21.0 | (20.1, 22.0) | -2.2* | (-3.5, -0.9) |

Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.2 Transaction AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 21.9 | 20.2 | 18.3 | (17.9, 18.7) | -1.8* | (-2.4, -1.3) |
| Unbanked | | | | | | |
| Unbanked | 60.5 | 54.1 | 48.0 | (45.7, 50.3) | -6.1* | (-9.2, -3.0) |
| Has bank account | 18.6 | 17.6 | 16.3 | (15.9, 16.7) | -1.3* | (-1.9, -0.8) |
| Family income | | | | | | |
| Less than \$15,000 | 35.4 | 33.7 | 28.6 | (27.3, 29.9) | -5.2* | (-7.0, -3.4) |
| \$15,000 to \$30,000 | 29.1 | 26.8 | 25.6 | (24.4, 26.9) | -1.2 | (-2.9, 0.5) |
| \$30,000 to \$50,000 | 22.6 | 21.7 | 21.6 | (20.6, 22.7) | -0.1 | (-1.5, 1.2) |
| \$50,000 to \$75,000 | 17.9 | 17.3 | 16.2 | (15.4, 17.1) | -1.1 | (-2.4, 0.3) |
| At least \$75,000 | 12.5 | 11.1 | 10.6 | (10.1, 11.1) | -0.5 | (-1.2, 0.2) |
| Education | | | | | | |
| No high school diploma | 36.0 | 34.3 | 31.8 | (30.4, 33.3) | -2.5* | (-4.4, -0.7) |
| High school diploma | 25.0 | 23.5 | 21.4 | (20.6, 22.2) | -2.1* | (-3.3, -1.0) |
| Some college | 23.1 | 21.0 | 19.0 | (18.3, 19.7) | -2.0* | (-3.1, -1.0) |
| College degree | 13.4 | 12.3 | 12.0 | (11.4, 12.6) | -0.3 | (-1.1, 0.5) |
| Age group | | | | | | |
| 15 to 24 years | 37.2 | 33.0 | 28.7 | (26.6, 31.0) | -4.3* | (-7.6, -0.9) |
| 25 to 34 years | 29.5 | 26.6 | 23.1 | (22.1, 24.2) | -3.5* | (-5.1, -2.0) |
| 35 to 44 years | 25.4 | 23.4 | 22.3 | (21.3, 23.4) | -1.1 | (-2.6, 0.4) |
| 45 to 54 years | 23.3 | 20.5 | 18.7 | (17.7, 19.8) | -1.8* | (-3.3, -0.3) |
| 55 to 64 years | 18.4 | 18.3 | 17.3 | (16.5, 18.3) | -1.0 | (-2.2, 0.2) |
| 65 years or more | 12.0 | 11.8 | 10.9 | (10.4, 11.5) | -0.8 | (-1.7, 0.0) |
| Race/Ethnicity | | | | | | |
| Black | 41.9 | 37.7 | 35.1 | (33.8, 36.5) | -2.6* | (-4.6, -0.7) |
| Hispanic | 36.8 | 34.7 | 32.4 | (31.0, 33.8) | -2.3* | (-4.5, -0.2) |
| Asian | 17.3 | 19.5 | 15.3 | (13.5, 17.2) | -4.3* | (-7.0, -1.6) |
| White | 15.4 | 13.6 | 12.0 | (11.6, 12.4) | -1.6* | (-2.1, -1.0) |
| Other | 32.3 | 28.5 | 28.9 | (25.1, 33.1) | 0.4 | (-4.7, 5.5) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 32.8 | 31.4 | 27.5 | (26.0, 29.1) | -3.8* | (-5.9, -1.7) |
| Not disabled, age 25 to 64 | 22.7 | 20.7 | 19.2 | (18.7, 19.7) | -1.5* | (-2.3, -0.8) |
| Not applicable (not age 25 to 64) | 16.5 | 15.6 | 14.0 | (13.4, 14.6) | -1.6* | (-2.5, -0.7) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 18.9 | 17.4 | (16.9, 17.9) | -1.5* | (-2.2, -0.8) |
| Income varied somewhat from month to month | | 27.7 | 26.2 | (25.0, 27.5) | -1.5 | (-3.1, 0.1) |
| Income varied a lot from month to month | | 34.3 | 30.9 | (28.4, 33.5) | -3.4 | (-6.8, 0.1) |
| Unknown | | 6.9 | 5.6 | (4.8, 6.5) | -1.3 | (-2.6, 0.0) |

D.2 Transaction AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Employment status | | | | | | |
| Employed | 22.4 | 20.7 | 19.0 | (18.5, 19.6) | -1.7* | (-2.5, -0.9) |
| Unemployed | 35.6 | 33.5 | 31.7 | (29.0, 34.6) | -1.8 | (-5.3, 1.6) |
| Not in labor force | 19.2 | 18.1 | 16.2 | (15.6, 16.8) | -1.9* | (-2.8, -1.1) |
| Homeownership | | | | | | |
| Homeowner | 14.7 | 13.5 | 12.1 | (11.7, 12.5) | -1.4* | (-2.0, -0.8) |
| Non-homeowner | 35.2 | 31.7 | 29.3 | (28.4, 30.2) | -2.4* | (-3.6, -1.1) |
| Household type | | | | | | |
| Married couple | 17.6 | 16.2 | 14.9 | (14.4, 15.4) | -1.2* | (-2.0, -0.5) |
| Unmarried female-headed family | 36.0 | 33.9 | 31.1 | (29.7, 32.6) | -2.8* | (-4.7, -0.9) |
| Unmarried male-headed family | 33.0 | 28.7 | 27.4 | (25.1, 29.8) | -1.3 | (-4.4, 1.7) |
| Female individual | 18.7 | 17.7 | 15.5 | (14.6, 16.3) | -2.2* | (-3.4, -1.0) |
| Male individual | 23.5 | 21.2 | 19.5 | (18.5, 20.6) | -1.7* | (-3.0, -0.3) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 20.1 | 17.9 | 16.4 | (16.1, 16.8) | -1.5* | (-2.0, -0.9) |
| Foreign-born citizen | 25.2 | 25.3 | 23.0 | (21.3, 24.7) | -2.4 | (-4.8, 0.1) |
| Foreign-born non-citizen | 41.4 | 41.4 | 36.6 | (34.6, 38.6) | -4.8* | (-7.6, -2.0) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 21.4 | 19.6 | 17.3 | (16.9, 17.7) | -2.3* | (-2.9, -1.8) |
| Spanish is only language spoken | 45.3 | 43.1 | 44.0 | (40.5, 47.6) | 0.9 | (-3.6, 5.5) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 26.7 | 25.7 | 22.6 | (21.7, 23.5) | -3.1* | (-4.4, -1.9) |
| Metropolitan area - balance | 18.8 | 17.3 | 16.0 | (15.4, 16.6) | -1.3* | (-2.2, -0.4) |
| Not in metropolitan area | 22.3 | 20.3 | 18.3 | (17.3, 19.4) | -2.0* | (-3.7, -0.2) |
| Not identified | 21.0 | 17.6 | 16.6 | (15.5, 17.8) | -1.0 | (-2.4, 0.3) |
| Geographic region | | | | | | |
| Northeast | 21.7 | 19.6 | 18.0 | (16.9, 19.0) | -1.7* | (-3.1, -0.2) |
| Midwest | 18.0 | 17.1 | 14.8 | (13.9, 15.6) | -2.3* | (-3.5, -1.1) |
| South | 25.6 | 22.7 | 21.0 | (20.3, 21.7) | -1.8* | (-2.7, -0.8) |
| West | 19.5 | 19.2 | 17.6 | (16.7, 18.5) | -1.6* | (-2.8, -0.4) |

Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.3 Credit AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 7.0 | 7.7 | 6.9 | (6.6, 7.2) | -0.8* | (-1.1, -0.4) |
| Unbanked | | | | | | |
| Unbanked | 16.7 | 16.5 | 12.3 | (11.1, 13.6) | -4.2* | (-6.1, -2.3) |
| Has bank account | 6.2 | 7.0 | 6.5 | (6.2, 6.8) | -0.5* | (-0.8, -0.1) |
| Family income | | | | | | |
| Less than \$15,000 | 11.4 | 12.0 | 9.4 | (8.6, 10.3) | -2.6* | (-3.8, -1.3) |
| \$15,000 to \$30,000 | 11.0 | 10.2 | 9.3 | (8.5, 10.2) | -0.9 | (-2.0, 0.3) |
| \$30,000 to \$50,000 | 8.1 | 9.6 | 8.6 | (8.0, 9.3) | -1.0* | (-2.0, -0.1) |
| \$50,000 to \$75,000 | 5.4 | 6.6 | 6.9 | (6.3, 7.5) | 0.2 | (-0.6, 1.1) |
| At least \$75,000 | 2.6 | 3.7 | 3.9 | (3.6, 4.3) | 0.2 | (-0.2, 0.7) |
| Education | | | | | | |
| No high school diploma | 11.4 | 11.3 | 9.3 | (8.4, 10.3) | -2.0* | (-3.3, -0.6) |
| High school diploma | 8.6 | 9.8 | 8.1 | (7.6, 8.7) | -1.7* | (-2.5, -0.9) |
| Some college | 8.8 | 8.7 | 8.5 | (8.0, 9.1) | -0.2 | (-1.0, 0.6) |
| College degree | 2.7 | 3.9 | 4.1 | (3.7, 4.4) | 0.1 | (-0.4, 0.6) |
| Age group | | | | | | |
| 15 to 24 years | 12.5 | 13.1 | 12.3 | (10.7, 14.1) | -0.8 | (-3.2, 1.7) |
| 25 to 34 years | 10.7 | 11.4 | 9.6 | (8.9, 10.4) | -1.8* | (-3.0, -0.6) |
| 35 to 44 years | 9.6 | 9.6 | 8.8 | (8.1, 9.6) | -0.8 | (-1.8, 0.2) |
| 45 to 54 years | 8.1 | 8.0 | 7.4 | (6.8, 8.1) | -0.6 | (-1.4, 0.2) |
| 55 to 64 years | 5.0 | 5.9 | 5.8 | (5.2, 6.4) | -0.1 | (-0.9, 0.6) |
| 65 years or more | 1.9 | 3.6 | 3.2 | (2.9, 3.6) | -0.4 | (-0.9, 0.1) |
| Race/Ethnicity | | | | | | |
| Black | 13.6 | 12.9 | 11.6 | (10.6, 12.7) | -1.3 | (-2.7, 0.1) |
| Hispanic | 9.5 | 9.7 | 8.2 | (7.5, 9.0) | -1.5* | (-2.6, -0.4) |
| Asian | 2.4 | 4.6 | 5.0 | (3.9, 6.4) | 0.3 | (-1.5, 2.1) |
| White | 5.5 | 6.2 | 5.6 | (5.3, 6.0) | -0.6* | (-1.0, -0.2) |
| Other | 11.5 | 16.1 | 13.4 | (10.7, 16.7) | -2.6 | (-6.6, 1.4) |
| Disability status | | | | | | |
| Disabled, age 25 to 64 | 14.5 | 14.6 | 12.2 | (11.2, 13.3) | -2.4* | (-4.1, -0.7) |
| Not disabled, age 25 to 64 | 7.4 | 7.8 | 7.2 | (6.9, 7.5) | -0.6* | (-1.0, -0.1) |
| Not applicable (not age 25 to 64) | 3.8 | 5.3 | 4.7 | (4.3, 5.2) | -0.5 | (-1.1, 0.1) |
| Monthly income volatility | | | | | | |
| Income was about the same each month | | 6.9 | 6.6 | (6.3, 7.0) | -0.2 | (-0.7, 0.2) |
| Income varied somewhat from month to month | | 11.4 | 9.8 | (9.0, 10.7) | -1.6* | (-2.7, -0.4) |
| Income varied a lot from month to month | | 15.7 | 11.9 | (10.4, 13.6) | -3.8* | (-6.2, -1.4) |
| Unknown | | 2.2 | 1.5 | (1.1, 2.0) | -0.7 | (-1.4, 0.0) |

D.3 Credit AFS Use by Bank Account Ownership and Household Characteristics, 2013-2017

For all households

| Characteristics | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| Employment status | | | | | | |
| Employed | 7.2 | 7.8 | 7.5 | (7.2, 7.9) | -0.3 | (-0.8, 0.2) |
| Unemployed | 16.0 | 14.9 | 10.7 | (9.0, 12.8) | -4.2* | (-7.2, -1.3) |
| Not in labor force | 5.6 | 6.8 | 5.5 | (5.1, 6.0) | -1.3* | (-2.0, -0.6) |
| Homeownership | | | | | | |
| Homeowner | 4.2 | 5.1 | 4.8 | (4.5, 5.0) | -0.3 | (-0.7, 0.1) |
| Non-homeowner | 12.3 | 12.2 | 10.6 | (10.0, 11.3) | -1.5* | (-2.4, -0.7) |
| Household type | | | | | | |
| Married couple | 5.2 | 6.2 | 5.6 | (5.3, 5.9) | -0.6* | (-1.1, -0.1) |
| Unmarried female-headed family | 15.1 | 14.5 | 12.4 | (11.3, 13.6) | -2.1* | (-3.6, -0.6) |
| Unmarried male-headed family | 12.4 | 9.7 | 9.9 | (8.7, 11.2) | 0.1 | (-1.8, 2.0) |
| Female individual | 5.3 | 6.4 | 5.8 | (5.2, 6.5) | -0.6 | (-1.4, 0.3) |
| Male individual | 6.2 | 7.4 | 7.0 | (6.3, 7.8) | -0.3 | (-1.3, 0.6) |
| Other | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | |
| U.S.-born | 7.4 | 7.9 | 7.0 | (6.7, 7.3) | -0.8* | (-1.3, -0.4) |
| Foreign-born citizen | 3.8 | 4.7 | 5.2 | (4.4, 6.0) | 0.5 | (-0.6, 1.6) |
| Foreign-born non-citizen | 6.0 | 8.5 | 7.5 | (6.5, 8.6) | -1.0 | (-2.6, 0.5) |
| Spanish only language spoken | | | | | | |
| Spanish is not only language spoken | 7.1 | 7.7 | 6.9 | (6.6, 7.3) | -0.7* | (-1.1, -0.3) |
| Spanish is only language spoken | 4.7 | 7.5 | 6.1 | (4.9, 7.5) | -1.4 | (-3.6, 0.9) |
| Metropolitan status | | | | | | |
| Metropolitan area - principal city | 7.9 | 8.2 | 7.4 | (6.8, 8.0) | -0.8* | (-1.6, 0.0) |
| Metropolitan area - balance | 5.5 | 6.1 | 5.7 | (5.4, 6.1) | -0.4 | (-0.9, 0.2) |
| Not in metropolitan area | 8.3 | 9.9 | 8.3 | (7.5, 9.1) | -1.6* | (-2.8, -0.4) |
| Not identified | 8.4 | 9.1 | 8.2 | (7.4, 9.0) | -0.9 | (-2.1, 0.3) |
| Geographic region | | | | | | |
| Northeast | 4.3 | 5.6 | 4.6 | (4.1, 5.3) | -1.0* | (-1.8, -0.2) |
| Midwest | 6.4 | 7.3 | 6.7 | (6.2, 7.3) | -0.6 | (-1.4, 0.2) |
| South | 9.0 | 9.0 | 8.3 | (7.9, 8.8) | -0.7 | (-1.4, 0.1) |
| West | 6.4 | 7.4 | 6.5 | (5.9, 7.1) | -1.0* | (-1.8, -0.2) |

Monthly income volatility is not available in 2013. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.4 AFS Use by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 24.9 | 24.0 | 22.1 | (21.6, 22.5) | -1.9* | (-2.5, -1.3) |
| State | | | | | | |
| AL | 33.6 | 31.1 | 27.3 | (24.1, 30.7) | -3.9 | (-8.0, 0.2) |
| AK | 20.7 | 28.7 | 22.5 | (19.1, 26.4) | -6.2 | (-13.1, 0.8) |
| AZ | 23.0 | 22.2 | 21.7 | (18.4, 25.3) | -0.6 | (-5.1, 4.0) |
| AR | 34.4 | 29.0 | 22.6 | (19.0, 26.6) | -6.4* | (-11.0, -1.8) |
| CA | 22.3 | 22.6 | 20.8 | (19.2, 22.4) | -1.9 | (-4.0, 0.2) |
| CO | 22.0 | 20.5 | 19.5 | (16.6, 22.8) | -1.0 | (-5.7, 3.8) |
| CT | 17.8 | 16.5 | 16.9 | (13.7, 20.8) | 0.5 | (-4.4, 5.3) |
| DE | 21.4 | 17.8 | 17.5 | (14.0, 21.8) | -0.2 | (-5.5, 5.0) |
| DC | 30.6 | 31.8 | 24.9 | (21.9, 28.1) | -7.0* | (-11.5, -2.4) |
| FL | 22.7 | 20.8 | 21.2 | (19.2, 23.3) | 0.4 | (-2.4, 3.2) |
| GA | 33.9 | 32.4 | 30.7 | (27.5, 34.2) | -1.7 | (-6.0, 2.6) |
| HI | 21.4 | 17.5 | 16.7 | (13.7, 20.3) | -0.8 | (-5.1, 3.6) |
| ID | 23.3 | 25.0 | 19.2 | (16.4, 22.5) | -5.8* | (-10.0, -1.6) |
| IL | 19.2 | 18.1 | 19.5 | (17.3, 22.0) | 1.4 | (-1.4, 4.2) |
| IN | 21.8 | 20.8 | 21.3 | (18.0, 25.0) | 0.4 | (-4.8, 5.6) |
| IA | 17.9 | 20.1 | 15.4 | (11.7, 20.0) | -4.7 | (-9.5, 0.1) |
| KS | 27.0 | 22.2 | 23.6 | (18.9, 28.9) | 1.3 | (-4.8, 7.5) |
| KY | 29.9 | 24.4 | 24.0 | (20.9, 27.4) | -0.4 | (-6.6, 5.8) |
| LA | 32.7 | 32.7 | 29.7 | (26.8, 32.6) | -3.0 | (-7.2, 1.2) |
| ME | 20.7 | 18.5 | 19.8 | (16.3, 23.9) | 1.4 | (-3.4, 6.1) |
| MD | 26.7 | 25.0 | 21.2 | (17.8, 25.1) | -3.8 | (-8.4, 0.8) |
| MA | 20.8 | 19.9 | 19.5 | (17.1, 22.2) | -0.3 | (-3.9, 3.2) |
| MI | 21.4 | 23.3 | 17.0 | (14.5, 19.9) | -6.3* | (-10.8, -1.8) |
| MN | 14.9 | 15.7 | 13.3 | (10.8, 16.4) | -2.4 | (-7.3, 2.5) |
| MS | 40.5 | 32.7 | 31.9 | (28.8, 35.1) | -0.8 | (-5.5, 3.9) |
| MO | 25.4 | 27.5 | 20.6 | (17.9, 23.6) | -6.9* | (-10.9, -3.0) |
| MT | 21.5 | 15.7 | 18.9 | (16.4, 21.6) | 3.2 | (-0.1, 6.5) |
| NE | 23.6 | 24.0 | 20.0 | (17.2, 23.2) | -4.0 | (-8.2, 0.1) |
| NV | 29.9 | 32.8 | 28.7 | (25.0, 32.9) | -4.1 | (-9.5, 1.4) |
| NH | 15.9 | 19.6 | 14.9 | (12.3, 18.0) | -4.6* | (-8.8, -0.5) |
| NJ | 25.4 | 18.7 | 21.6 | (18.9, 24.6) | 2.9 | (-0.9, 6.8) |
| NM | 30.0 | 32.6 | 28.4 | (25.5, 31.6) | -4.2 | (-9.6, 1.2) |
| NY | 24.9 | 28.7 | 21.3 | (19.5, 23.3) | -7.4* | (-10.1, -4.7) |
| NC | 26.5 | 24.9 | 20.7 | (18.5, 23.2) | -4.2* | (-7.6, -0.7) |
| ND | 21.7 | 22.0 | 18.1 | (15.3, 21.4) | -3.9 | (-10.8, 3.1) |
| OH | 25.2 | 21.4 | 21.2 | (18.7, 23.9) | -0.2 | (-3.7, 3.2) |
| OK | 29.4 | 32.7 | 25.7 | (22.5, 29.2) | -7.0* | (-11.4, -2.6) |
| OR | 20.6 | 23.7 | 22.8 | (19.3, 26.7) | -1.0 | (-6.5, 4.6) |

D.4 AFS Use by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-----------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| PA | 25.5 | 21.3 | 21.8 | (19.7, 24.0) | 0.4 | (-2.9, 3.8) |
| RI | 16.7 | 18.8 | 18.8 | (15.3, 22.9) | 0.0 | (-5.2, 5.1) |
| SC | 32.3 | 29.5 | 22.8 | (19.8, 26.2) | -6.7* | (-11.3, -2.0) |
| SD | 21.2 | 23.4 | 17.9 | (15.1, 21.1) | -5.5 | (-12.7, 1.8) |
| TN | 23.9 | 24.3 | 26.2 | (23.6, 29.1) | 1.9 | (-2.1, 5.9) |
| TX | 34.3 | 29.1 | 29.2 | (27.5, 30.9) | 0.1 | (-2.7, 3.0) |
| UT | 15.0 | 23.1 | 16.8 | (13.9, 20.2) | -6.3* | (-10.7, -1.9) |
| VT | 18.4 | 13.9 | 12.5 | (10.2, 15.3) | -1.3 | (-4.7, 2.1) |
| VA | 23.4 | 22.5 | 22.8 | (20.1, 25.7) | 0.3 | (-4.1, 4.6) |
| WA | 20.2 | 23.7 | 19.3 | (16.2, 22.9) | -4.3* | (-8.6, -0.1) |
| WV | 27.2 | 22.1 | 23.1 | (18.7, 28.3) | 1.0 | (-4.4, 6.5) |
| WI | 13.3 | 17.8 | 13.8 | (11.2, 16.7) | -4.0* | (-7.4, -0.6) |
| WY | 25.2 | 21.9 | 24.5 | (21.1, 28.2) | 2.6 | (-2.9, 8.2) |

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.5 Transaction AFS Use by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 21.9 | 20.2 | 18.3 | (17.9, 18.7) | -1.8* | (-2.4, -1.3) |
| State | | | | | | |
| AL | 28.7 | 27.7 | 24.2 | (21.2, 27.4) | -3.5 | (-7.4, 0.3) |
| AK | 17.1 | 21.3 | 15.8 | (12.7, 19.5) | -5.5 | (-11.5, 0.6) |
| AZ | 19.1 | 19.3 | 17.4 | (14.8, 20.4) | -1.9 | (-6.3, 2.5) |
| AR | 31.1 | 23.4 | 18.4 | (15.0, 22.4) | -5.0* | (-8.9, -1.1) |
| CA | 19.9 | 18.5 | 17.6 | (16.2, 19.3) | -0.9 | (-2.9, 1.1) |
| CO | 18.3 | 15.5 | 16.9 | (14.0, 20.3) | 1.5 | (-3.1, 6.0) |
| CT | 16.0 | 14.3 | 14.5 | (11.8, 17.7) | 0.2 | (-4.2, 4.5) |
| DE | 18.7 | 16.0 | 15.2 | (11.8, 19.4) | -0.8 | (-5.7, 4.1) |
| DC | 28.4 | 29.5 | 21.7 | (18.9, 24.8) | -7.8* | (-12.1, -3.4) |
| FL | 20.0 | 18.2 | 17.9 | (16.1, 19.9) | -0.3 | (-2.9, 2.4) |
| GA | 31.4 | 29.1 | 27.3 | (24.1, 30.7) | -1.8 | (-6.0, 2.4) |
| HI | 18.5 | 15.1 | 13.6 | (10.8, 16.9) | -1.5 | (-5.6, 2.5) |
| ID | 19.5 | 18.1 | 15.1 | (12.5, 18.1) | -3.0 | (-8.0, 1.9) |
| IL | 17.5 | 16.3 | 15.8 | (13.8, 18.1) | -0.5 | (-3.0, 2.0) |
| IN | 18.8 | 17.0 | 16.2 | (13.7, 19.1) | -0.8 | (-5.4, 3.8) |
| IA | 14.8 | 14.9 | 10.2 | (7.4, 13.9) | -4.7* | (-8.8, -0.6) |
| KS | 24.6 | 17.4 | 18.1 | (14.0, 23.1) | 0.8 | (-4.4, 6.0) |
| KY | 24.6 | 19.6 | 17.8 | (15.1, 20.9) | -1.9 | (-6.7, 3.0) |
| LA | 29.9 | 28.1 | 26.3 | (23.7, 29.0) | -1.8 | (-5.1, 1.5) |
| ME | 16.0 | 13.2 | 14.7 | (11.3, 18.9) | 1.5 | (-2.9, 5.8) |
| MD | 25.5 | 21.1 | 16.8 | (13.5, 20.6) | -4.3 | (-8.7, 0.1) |
| MA | 18.7 | 18.5 | 16.7 | (14.4, 19.1) | -1.9 | (-5.2, 1.4) |
| MI | 18.3 | 20.3 | 14.2 | (12.1, 16.7) | -6.0* | (-10.1, -2.0) |
| MN | 12.9 | 11.5 | 11.2 | (8.8, 14.2) | -0.3 | (-4.3, 3.7) |
| MS | 34.5 | 28.3 | 28.2 | (24.8, 32.0) | -0.1 | (-4.6, 4.4) |
| MO | 21.2 | 23.8 | 17.3 | (14.8, 20.3) | -6.4* | (-10.1, -2.7) |
| MT | 17.9 | 11.7 | 14.4 | (12.1, 17.1) | 2.8 | (-0.2, 5.8) |
| NE | 20.1 | 17.9 | 15.0 | (12.6, 17.8) | -2.8 | (-6.3, 0.6) |
| NV | 26.4 | 28.6 | 23.0 | (19.8, 26.5) | -5.6* | (-10.4, -0.7) |
| NH | 14.2 | 16.1 | 12.7 | (10.3, 15.6) | -3.4 | (-7.2, 0.5) |
| NJ | 23.9 | 16.2 | 18.8 | (16.2, 21.7) | 2.6 | (-0.8, 6.1) |
| NM | 25.9 | 27.8 | 23.5 | (20.4, 26.8) | -4.3 | (-9.6, 0.9) |
| NY | 23.3 | 25.4 | 19.1 | (17.4, 21.0) | -6.3* | (-9.0, -3.6) |
| NC | 21.9 | 21.6 | 17.2 | (14.9, 19.7) | -4.4* | (-8.1, -0.7) |
| ND | 17.2 | 16.3 | 13.2 | (11.0, 15.8) | -3.2 | (-9.0, 2.7) |
| OH | 20.9 | 17.4 | 16.4 | (14.2, 18.8) | -1.0 | (-4.0, 2.1) |
| OK | 24.0 | 27.3 | 18.3 | (15.2, 21.8) | -9.1* | (-13.4, -4.8) |
| OR | 18.3 | 20.4 | 19.8 | (16.7, 23.2) | -0.7 | (-5.7, 4.4) |

D.5 Transaction AFS Use by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-----------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| PA | 23.3 | 16.9 | 18.8 | (16.6, 21.2) | 2.0 | (-1.3, 5.2) |
| RI | 14.6 | 17.0 | 14.4 | (11.2, 18.2) | -2.6 | (-7.6, 2.3) |
| SC | 27.2 | 24.7 | 17.9 | (15.2, 21.0) | -6.8* | (-11.2, -2.4) |
| SD | 16.5 | 17.5 | 15.8 | (13.1, 19.1) | -1.7 | (-9.3, 6.0) |
| TN | 20.3 | 18.5 | 20.4 | (18.1, 23.0) | 1.9 | (-2.3, 6.0) |
| TX | 30.0 | 24.3 | 24.4 | (23.0, 26.0) | 0.1 | (-2.5, 2.6) |
| UT | 13.1 | 18.8 | 12.6 | (9.9, 15.8) | -6.3* | (-10.7, -1.8) |
| VT | 15.8 | 11.9 | 10.7 | (8.5, 13.5) | -1.2 | (-4.5, 2.1) |
| VA | 20.5 | 19.1 | 18.9 | (16.6, 21.6) | -0.2 | (-4.1, 3.7) |
| WA | 17.4 | 20.4 | 16.0 | (12.8, 19.9) | -4.4* | (-8.7, -0.1) |
| WV | 23.6 | 18.5 | 15.8 | (13.5, 18.3) | -2.7 | (-7.2, 1.7) |
| WI | 11.9 | 12.8 | 10.3 | (8.4, 12.6) | -2.5 | (-5.7, 0.8) |
| WY | 21.8 | 17.8 | 19.8 | (16.8, 23.1) | 1.9 | (-2.7, 6.6) |

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.6 Credit AFS Use by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--------------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 7.0 | 7.7 | 6.9 | (6.6, 7.2) | -0.8* | (-1.1, -0.4) |
| State | | | | | | |
| AL | 11.9 | 10.4 | 11.0 | (8.9, 13.4) | 0.6 | (-3.0, 4.1) |
| AK | 6.3 | 10.5 | 9.6 | (7.2, 12.7) | -0.9 | (-5.1, 3.3) |
| AZ | 9.4 | 6.2 | 6.8 | (5.2, 8.9) | 0.6 | (-2.0, 3.3) |
| AR | 11.2 | 10.3 | 9.5 | (7.7, 11.5) | -0.8 | (-3.5, 1.9) |
| CA | 5.3 | 7.1 | 5.7 | (4.9, 6.7) | -1.4* | (-2.6, -0.2) |
| CO | 7.8 | 7.4 | 6.8 | (4.9, 9.4) | -0.6 | (-3.7, 2.4) |
| CT | 3.2 | 3.8 | 5.1 | (3.4, 7.7) | 1.3 | (-1.1, 3.8) |
| DE | 5.9 | 4.1 | 5.3 | (3.4, 8.4) | 1.3 | (-1.8, 4.4) |
| DC | 3.8 | 6.1 | 4.4 | (3.2, 6.1) | -1.7 | (-3.7, 0.4) |
| FL | 6.3 | 6.6 | 6.6 | (5.5, 7.8) | -0.1 | (-1.6, 1.5) |
| GA | 8.3 | 10.4 | 6.8 | (5.2, 8.7) | -3.6* | (-6.0, -1.2) |
| HI | 5.4 | 4.4 | 5.9 | (4.1, 8.4) | 1.5 | (-1.2, 4.2) |
| ID | 8.5 | 10.7 | 7.0 | (4.9, 9.8) | -3.7* | (-6.4, -1.0) |
| IL | 5.3 | 4.7 | 7.4 | (6.0, 9.0) | 2.7* | (1.0, 4.5) |
| IN | 6.6 | 8.0 | 8.3 | (6.3, 11.0) | 0.3 | (-2.7, 3.4) |
| IA | 5.7 | 9.9 | 6.2 | (4.1, 9.2) | -3.7* | (-7.0, -0.4) |
| KS | 8.1 | 8.3 | 8.2 | (5.9, 11.3) | -0.1 | (-3.6, 3.5) |
| KY | 8.9 | 10.7 | 11.4 | (9.5, 13.7) | 0.8 | (-3.7, 5.2) |
| LA | 7.8 | 10.7 | 8.8 | (6.8, 11.5) | -1.9 | (-5.0, 1.2) |
| ME | 7.9 | 6.5 | 7.3 | (5.4, 9.8) | 0.8 | (-2.3, 3.9) |
| MD | 4.0 | 7.3 | 7.0 | (5.2, 9.4) | -0.2 | (-3.7, 3.2) |
| MA | 4.2 | 3.0 | 4.6 | (3.3, 6.2) | 1.6 | (-0.3, 3.5) |
| MI | 5.9 | 8.3 | 4.7 | (3.4, 6.2) | -3.6* | (-6.6, -0.7) |
| MN | 5.5 | 6.0 | 3.0 | (1.9, 4.7) | -3.0* | (-5.0, -1.0) |
| MS | 13.6 | 11.9 | 11.4 | (9.1, 14.3) | -0.4 | (-4.0, 3.1) |
| MO | 8.7 | 8.6 | 6.6 | (5.2, 8.4) | -1.9 | (-4.7, 0.8) |
| MT | 7.7 | 5.8 | 7.4 | (6.1, 9.0) | 1.6 | (-0.4, 3.6) |
| NE | 6.9 | 8.2 | 7.4 | (5.4, 9.9) | -0.9 | (-4.3, 2.6) |
| NV | 8.8 | 10.0 | 10.4 | (8.4, 13.0) | 0.4 | (-3.0, 3.8) |
| NH | 3.5 | 5.3 | 3.7 | (2.4, 5.6) | -1.6 | (-3.8, 0.6) |
| NJ | 3.8 | 4.0 | 4.9 | (3.6, 6.6) | 0.9 | (-1.3, 3.0) |
| NM | 10.3 | 10.7 | 9.9 | (8.2, 11.9) | -0.8 | (-3.2, 1.6) |
| NY | 4.5 | 6.8 | 4.3 | (3.4, 5.5) | -2.5* | (-4.0, -0.9) |
| NC | 9.3 | 6.6 | 6.8 | (5.5, 8.4) | 0.3 | (-1.9, 2.4) |
| ND | 6.8 | 7.2 | 6.9 | (5.3, 9.1) | -0.2 | (-2.9, 2.5) |
| OH | 8.7 | 7.7 | 9.1 | (7.4, 11.1) | 1.4 | (-0.7, 3.5) |
| OK | 13.1 | 13.7 | 10.8 | (8.5, 13.7) | -2.8 | (-6.3, 0.6) |
| OR | 6.0 | 7.0 | 7.2 | (5.3, 9.6) | 0.1 | (-3.1, 3.3) |

D.6 Credit AFS Use by State, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-----------|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| PA | 4.4 | 7.0 | 4.5 | (3.3, 6.2) | -2.5* | (-4.5, -0.4) |
| RI | 5.2 | 2.9 | 7.3 | (5.2, 10.1) | 4.4* | (1.5, 7.3) |
| SC | 12.7 | 9.3 | 7.0 | (5.3, 9.1) | -2.3 | (-5.0, 0.3) |
| SD | 7.8 | 10.6 | 6.2 | (4.5, 8.5) | -4.3* | (-7.5, -1.2) |
| TN | 8.9 | 11.3 | 11.3 | (9.2, 13.8) | -0.1 | (-3.1, 2.9) |
| TX | 11.4 | 10.4 | 9.3 | (8.2, 10.5) | -1.1 | (-2.9, 0.8) |
| UT | 4.8 | 8.7 | 5.9 | (4.3, 7.9) | -2.8 | (-5.6, 0.1) |
| VT | 3.9 | 3.6 | 2.8 | (1.8, 4.2) | -0.8 | (-2.5, 0.9) |
| VA | 6.5 | 5.4 | 6.8 | (5.2, 8.9) | 1.4 | (-0.9, 3.8) |
| WA | 5.7 | 7.5 | 6.0 | (4.5, 7.9) | -1.5 | (-4.5, 1.4) |
| WV | 7.8 | 8.2 | 12.1 | (8.6, 16.7) | 3.9 | (-0.2, 7.9) |
| WI | 2.6 | 6.9 | 5.4 | (3.9, 7.4) | -1.5 | (-4.2, 1.1) |
| WY | 10.1 | 7.9 | 8.8 | (7.0, 11.0) | 0.9 | (-2.6, 4.4) |

* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.7 AFS Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 24.9 | 24.0 | 22.1 | (21.6, 22.5) | -1.9* | (-2.5, -1.3) |
| MSA | | | | | | |
| Albuquerque, NM | 34.3 | 25.3 | 23.2 | (19.0, 27.9) | -2.1 | (-9.3, 5.1) |
| Atlanta-Sandy Springs- Roswell, GA~ | 34.0 | 32.8 | 33.8 | (29.3, 38.7) | 1.0 | (-5.4, 7.4) |
| Austin-Round Rock, TX | 17.9 | 18.6 | 23.6 | (17.9, 30.6) | 5.0 | (-4.8, 14.9) |
| Baltimore-Columbia- Towson, MD | 28.5 | 25.3 | 20.7 | (15.9, 26.6) | -4.6 | (-11.7, 2.6) |
| Baton Rouge, LA | NA | 31.4 | 21.3 | (15.7, 28.3) | -10.1* | (-19.4, -0.8) |
| Billings, MT~ | NA | 18.0 | 16.4 | (11.1, 23.5) | -1.6 | (-10.0, 6.8) |
| Birmingham-Hoover, AL | 27.9 | 25.3 | 18.9 | (13.3, 26.2) | -6.4 | (-15.9, 3.1) |
| Boise City, ID | 21.5 | 18.3 | 16.6 | (12.4, 21.9) | -1.7 | (-8.8, 5.3) |
| Boston-Cambridge- Newton, MA-NH~ | 19.1 | 21.0 | 21.3 | (18.3, 24.6) | 0.3 | (-4.4, 4.9) |
| Burlington-South Burlington, VT~ | 17.3 | 12.3 | 16.3 | (11.2, 23.2) | 4.0 | (-3.4, 11.4) |
| Charlotte-Concord- Gastonia, NC-SC~ | 33.0 | 30.0 | 12.9 | (9.0, 18.3) | -17.1* | (-24.6, -9.5) |
| Chicago-Naperville-Elgin, IL-IN-WI | 18.5 | 18.7 | 17.6 | (15.0, 20.4) | -1.1 | (-4.9, 2.6) |
| Cincinnati, OH-KY-IN~ | 29.4 | 15.9 | 19.6 | (15.3, 24.7) | 3.7 | (-2.9, 10.2) |
| Cleveland-Elyria, OH | 23.0 | 15.5 | 20.6 | (15.5, 26.9) | 5.1 | (-2.5, 12.8) |
| Columbus, OH~ | 31.7 | 27.7 | 21.4 | (15.9, 28.2) | -6.2 | (-14.6, 2.1) |
| Dallas-Fort Worth-Arlington, TX~ | 33.4 | 35.7 | 29.2 | (25.5, 33.2) | -6.5* | (-12.1, -0.9) |
| Denver-Aurora-Lakewood, CO | 21.5 | 18.1 | 18.5 | (14.8, 22.9) | 0.4 | (-6.1, 7.0) |
| Detroit-Warren-Dearborn, MI | 22.1 | 22.7 | 18.3 | (14.5, 22.9) | -4.4 | (-9.7, 1.0) |
| Fargo, ND-MN | 26.7 | 23.1 | 24.9 | (19.0, 32.0) | 1.8 | (-7.5, 11.2) |
| Greenville-Anderson- Mauldin, SC~ | NA | 30.2 | 12.9 | (8.3, 19.5) | -17.3* | (-26.1, -8.4) |
| Hartford-West Hartford- East Hartford, CT~ | 21.3 | 18.3 | 20.2 | (15.0, 26.6) | 1.8 | (-6.2, 9.8) |
| Houston-The Woodlands- Sugar Land, TX~ | 36.6 | 27.2 | 28.1 | (24.5, 32.1) | 0.9 | (-4.5, 6.3) |
| Huntington-Ashland, WV- KY-OH~ | NA | NA | 23.1 | (16.6, 31.2) | NA | NA |
| Indianapolis-Carmel- Anderson, IN~ | 24.1 | 25.3 | 22.1 | (16.6, 28.7) | -3.2 | (-11.7, 5.3) |
| Jackson, MS~ | NA | 31.5 | 28.8 | (23.2, 35.3) | -2.7 | (-11.6, 6.2) |
| Kansas City, MO-KS~ | 26.3 | 26.5 | 23.8 | (19.1, 29.2) | -2.7 | (-10.4, 5.1) |
| Knoxville, TN~ | NA | NA | 29.5 | (23.2, 36.6) | NA | NA |
| Las Vegas-Henderson- Paradise, NV | 29.8 | 35.6 | 26.0 | (21.7, 30.9) | -9.5* | (-15.9, -3.1) |
| Little Rock-North Little Rock-Conway, AR | 30.7 | 34.1 | 26.2 | (20.4, 33.0) | -7.9 | (-16.4, 0.6) |
| Los Angeles-Long Beach- Anaheim, CA | 22.8 | 24.5 | 18.3 | (15.6, 21.2) | -6.2* | (-10.2, -2.2) |

D.7 AFS Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| Louisville/Jefferson County, KY-IN~ | 29.4 | 24.7 | 26.6 | (20.1, 34.4) | 2.0 | (-8.3, 12.2) |
| Manchester-Nashua, NH~ | NA | 25.8 | 12.3 | (8.6, 17.3) | -13.5* | (-20.8, -6.1) |
| Memphis, TN-MS-AR~ | 34.6 | 25.0 | 43.7 | (36.0, 51.7) | 18.7* | (8.9, 28.5) |
| Miami-Fort Lauderdale- West Palm Beach, FL | 17.1 | 21.8 | 20.9 | (17.2, 25.1) | -1.0 | (-6.7, 4.8) |
| Milwaukee-Waukesha-West Allis, WI | 14.8 | 18.6 | 9.6 | (5.7, 15.7) | -9.0* | (-16.0, -2.0) |
| Minneapolis-St. Paul- Bloomington, MN-WI~ | 14.8 | 15.9 | 12.0 | (9.2, 15.6) | -3.9 | (-8.9, 1.2) |
| Nashville-Davidson- Murfreesboro-Franklin, TN~ | 24.7 | 22.6 | 21.2 | (16.7, 26.5) | -1.4 | (-9.8, 7.0) |
| New Orleans-Metairie, LA~ | 26.6 | 27.3 | 24.5 | (19.7, 30.1) | -2.7 | (-9.9, 4.4) |
| New York-Newark-Jersey City, NY-NJ-PA~ | 25.7 | 25.7 | 21.8 | (19.8, 24.0) | -3.8* | (-6.7, -1.1) |
| Oklahoma City, OK | 28.8 | 35.1 | 28.6 | (22.6, 35.5) | -6.4 | (-16.4, 3.5) |
| Omaha-Council Bluffs, NE-IA | 27.5 | 29.2 | 20.7 | (16.7, 25.3) | -8.6* | (-16.1, -1.0) |
| Orlando-Kissimmee- Sanford, FL | 30.4 | 25.7 | 24.0 | (18.7, 30.3) | -1.7 | (-10.3, 6.9) |
| Philadelphia-Camden- Wilmington, PA-NJ-DE-MD | 25.9 | 21.4 | 25.4 | (21.8, 29.4) | 4.0 | (-1.3, 9.4) |
| Phoenix-Mesa-Scottsdale, AZ | 20.2 | 21.5 | 20.1 | (16.8, 23.8) | -1.4 | (-6.9, 4.1) |
| Pittsburgh, PA | 26.4 | 27.9 | 18.0 | (14.0, 23.0) | -9.9* | (-17.0, -2.7) |
| Portland-South Portland, ME~ | 13.7 | 18.5 | 16.0 | (11.5, 21.9) | -2.5 | (-10.3, 5.4) |
| Portland-Vancouver- Hillsboro, OR-WA | 19.3 | 22.5 | 17.0 | (13.5, 21.2) | -5.5 | (-11.2, 0.2) |
| Providence-Warwick, RI-MA~ | 17.8 | 18.5 | 18.5 | (15.3, 22.2) | 0.0 | (-6.1, 6.1) |
| Riverside-San Bernardino- Ontario, CA | 24.1 | 22.4 | 25.7 | (21.2, 30.7) | 3.2 | (-3.8, 10.2) |
| Sacramento-Roseville- Arden-Arcade, CA | 27.6 | 18.5 | 20.3 | (15.2, 26.5) | 1.8 | (-6.2, 9.8) |
| St. Louis, MO-IL~ | 21.4 | 20.1 | 21.4 | (17.6, 25.7) | 1.3 | (-4.8, 7.2) |
| Salisbury, MD-DE~ | NA | 16.3 | 30.7 | (19.6, 44.5) | 14.4 | (-1.1, 29.8) |
| Salt Lake City, UT~ | 16.4 | 21.9 | 20.3 | (15.3, 26.3) | -1.6 | (-9.6, 6.4) |
| San Antonio-New Braunfels, TX | 32.5 | 37.6 | 31.3 | (26.2, 37.0) | -6.3 | (-16.2, 3.7) |
| San Diego-Carlsbad, CA | 20.9 | 22.3 | 21.5 | (16.3, 27.7) | -0.8 | (-8.0, 6.4) |
| San Francisco-Oakland- Hayward, CA | 16.8 | 17.9 | 15.6 | (11.5, 20.7) | -2.3 | (-7.5, 2.9) |
| San Jose-Sunnyvale-Santa Clara, CA | 15.8 | NA | 15.1 | (10.3, 21.7) | NA | NA |
| Seattle-Tacoma-Bellevue, WA | 17.7 | 20.0 | 18.8 | (15.2, 23.1) | -1.2 | (-7.1, 4.7) |
| Sioux Falls, SD | 21.1 | 19.9 | 15.5 | (11.7, 20.4) | -4.3 | (-12.6, 4.0) |
| Tampa-St. Petersburg- Clearwater, FL | 24.1 | 19.1 | 23.5 | (18.9, 28.7) | 4.4 | (-2.0, 10.8) |

D.7 AFS Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| Tulsa, OK | 29.2 | 35.8 | 25.7 | (20.6, 31.6) | -10.1* | (-19.0, -1.1) |
| Urban Honolulu, HI | 21.6 | 18.9 | 14.1 | (10.8, 18.2) | -4.9 | (-9.9, 0.2) |
| Virginia Beach-Norfolk- Newport News, VA-NC~ | 34.9 | 29.9 | 28.4 | (21.3, 36.7) | -1.5 | (-12.8, 9.8) |
| Washington-Arlington- Alexandria, DC-VA-MD- WV~ | 22.2 | 23.5 | 23.0 | (19.7, 26.7) | -0.5 | (-4.7, 3.8) |
| Wichita, KS~ | 30.4 | 30.5 | 28.8 | (22.2, 36.4) | -1.7 | (-12.4, 9.0) |
| Worcester, MA-CT~ | NA | NA | 12.0 | (8.3, 17.1) | NA | NA |

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.8 Transaction AFS Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 21.9 | 20.2 | 18.3 | (17.9, 18.7) | -1.8* | (-2.4, -1.3) |
| MSA | | | | | | |
| Albuquerque, NM | 29.6 | 21.8 | 18.5 | (14.9, 22.7) | -3.3 | (-10.0, 3.5) |
| Atlanta-Sandy Springs- Roswell, GA~ | 31.2 | 30.7 | 31.2 | (26.7, 36.2) | 0.5 | (-5.9, 7.0) |
| Austin-Round Rock, TX | 17.9 | 17.2 | 17.0 | (11.4, 24.5) | -0.2 | (-9.8, 9.4) |
| Baltimore-Columbia- Towson, MD | 27.5 | 23.1 | 17.6 | (13.0, 23.4) | -5.5 | (-12.6, 1.6) |
| Baton Rouge, LA | NA | 27.2 | 19.4 | (13.8, 26.6) | -7.8 | (-17.4, 1.7) |
| Billings, MT~ | NA | 16.3 | 7.1 | (3.9, 12.6) | -9.2* | (-16.9, -1.6) |
| Birmingham-Hoover, AL | 22.8 | 22.0 | 15.9 | (10.8, 22.8) | -6.1 | (-15.0, 2.7) |
| Boise City, ID | 17.6 | 12.3 | 11.1 | (7.8, 15.5) | -1.2 | (-7.3, 4.9) |
| Boston-Cambridge- Newton, MA-NH~ | 17.2 | 19.6 | 17.9 | (15.2, 21.0) | -1.7 | (-6.0, 2.7) |
| Burlington-South Burlington, VT~ | 14.2 | 11.7 | 13.2 | (8.3, 20.5) | 1.5 | (-5.9, 8.9) |
| Charlotte-Concord- Gastonia, NC-SC~ | 27.4 | 26.6 | 11.7 | (7.8, 17.1) | -14.9* | (-22.2, -7.6) |
| Chicago-Naperville-Elgin, IL-IN-WI | 17.1 | 17.1 | 14.7 | (12.3, 17.4) | -2.4 | (-5.9, 1.0) |
| Cincinnati, OH-KY-IN~ | 25.3 | 11.5 | 16.0 | (11.9, 21.2) | 4.5 | (-1.6, 10.6) |
| Cleveland-Elyria, OH | 18.1 | 15.5 | 18.5 | (13.5, 24.7) | 3.0 | (-4.5, 10.4) |
| Columbus, OH~ | 27.2 | 22.9 | 15.8 | (11.0, 22.2) | -7.1 | (-15.1, 0.9) |
| Dallas-Fort Worth-Arlington, TX~ | 29.1 | 30.6 | 24.6 | (21.0, 28.5) | -6.0* | (-11.4, -0.6) |
| Denver-Aurora-Lakewood, CO | 17.7 | 14.0 | 14.5 | (10.8, 19.1) | 0.5 | (-5.4, 6.4) |
| Detroit-Warren-Dearborn, MI | 20.3 | 20.0 | 16.4 | (12.8, 20.7) | -3.6 | (-8.5, 1.3) |
| Fargo, ND-MN | 18.4 | 16.6 | 15.2 | (10.6, 21.3) | -1.4 | (-9.4, 6.6) |
| Greenville-Anderson- Mauldin, SC~ | NA | 21.4 | 8.6 | (4.8, 15.1) | -12.8* | (-21.3, -4.4) |
| Hartford-West Hartford- East Hartford, CT~ | 19.4 | 17.4 | 19.1 | (14.4, 24.9) | 1.6 | (-5.8, 9.1) |
| Houston-The Woodlands- Sugar Land, TX~ | 33.4 | 24.2 | 24.3 | (21.0, 27.9) | 0.1 | (-5.2, 5.4) |
| Huntington-Ashland, WV- KY-OH~ | NA | NA | 17.7 | (11.6, 26.1) | NA | NA |
| Indianapolis-Carmel- Anderson, IN~ | 21.7 | 22.7 | 19.8 | (14.7, 26.0) | -2.9 | (-11.2, 5.3) |
| Jackson, MS~ | NA | 28.2 | 26.8 | (20.9, 33.7) | -1.4 | (-10.6, 7.9) |
| Kansas City, MO-KS~ | 23.7 | 21.4 | 18.2 | (14.1, 23.2) | -3.2 | (-10.2, 3.8) |
| Knoxville, TN~ | NA | NA | 25.9 | (20.0, 33.0) | NA | NA |
| Las Vegas-Henderson- Paradise, NV | 26.9 | 31.7 | 20.9 | (17.1, 25.3) | -10.8* | (-16.6, -5.1) |
| Little Rock-North Little Rock-Conway, AR | 27.4 | 28.4 | 22.9 | (17.5, 29.5) | -5.4 | (-13.8, 2.9) |
| Los Angeles-Long Beach- Anaheim, CA | 20.3 | 20.9 | 15.4 | (13.1, 18.1) | -5.4* | (-9.1, -1.8) |

D.8 Transaction AFS Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Louisville/Jefferson County, KY-IN~ | 24.1 | 19.7 | 17.7 | (12.6, 24.3) | -2.0 | (-10.9, 6.9) |
| Manchester-Nashua, NH~ | NA | 18.0 | 10.4 | (6.9, 15.6) | -7.5* | (-14.2, -0.8) |
| Memphis, TN-MS-AR~ | 32.0 | 18.2 | 37.1 | (29.0, 46.1) | 19.0* | (9.2, 28.8) |
| Miami-Fort Lauderdale- West Palm Beach, FL | 15.5 | 19.8 | 18.4 | (14.7, 22.7) | -1.4 | (-7.0, 4.3) |
| Milwaukee-Waukesha-West Allis, WI | 14.0 | 15.9 | 8.4 | (4.7, 14.6) | -7.6* | (-14.3, -0.9) |
| Minneapolis-St. Paul- Bloomington, MN-WI~ | 12.5 | 13.0 | 9.3 | (6.7, 12.7) | -3.7 | (-8.1, 0.8) |
| Nashville-Davidson- Murfreesboro-Franklin, TN~ | 20.2 | 17.1 | 16.2 | (12.5, 20.8) | -0.9 | (-8.6, 6.9) |
| New Orleans-Metairie, LA~ | 23.3 | 24.1 | 21.1 | (16.4, 26.8) | -3.0 | (-10.0, 4.1) |
| New York-Newark-Jersey City, NY-NJ-PA~ | 24.6 | 23.3 | 19.7 | (17.7, 21.8) | -3.6* | (-6.3, -0.9) |
| Oklahoma City, OK | 23.5 | 30.6 | 20.9 | (15.5, 27.6) | -9.7* | (-18.3, -1.0) |
| Omaha-Council Bluffs, NE-IA | 24.5 | 22.8 | 15.9 | (12.5, 20.0) | -6.9* | (-13.3, -0.4) |
| Orlando-Kissimmee- Sanford, FL | 27.9 | 22.6 | 19.8 | (14.9, 25.9) | -2.8 | (-11.0, 5.4) |
| Philadelphia-Camden- Wilmington, PA-NJ-DE-MD | 24.6 | 18.1 | 21.6 | (18.3, 25.3) | 3.5 | (-1.6, 8.6) |
| Phoenix-Mesa-Scottsdale, AZ | 18.3 | 19.2 | 16.3 | (13.1, 19.9) | -3.0 | (-8.5, 2.6) |
| Pittsburgh, PA | 24.3 | 20.9 | 16.1 | (12.0, 21.3) | -4.8 | (-11.7, 2.2) |
| Portland-South Portland, ME~ | 9.3 | 14.1 | 12.2 | (8.2, 17.9) | -1.9 | (-8.7, 4.9) |
| Portland-Vancouver- Hillsboro, OR-WA | 16.8 | 19.6 | 14.6 | (11.5, 18.2) | -5.0 | (-10.3, 0.2) |
| Providence-Warwick, RI-MA~ | 16.2 | 16.8 | 14.8 | (11.9, 18.4) | -2.0 | (-7.9, 4.0) |
| Riverside-San Bernardino- Ontario, CA | 22.3 | 19.6 | 22.6 | (18.2, 27.7) | 3.0 | (-3.8, 9.8) |
| Sacramento-Roseville- Arden-Arcade, CA | 20.5 | 13.6 | 15.5 | (11.0, 21.4) | 1.9 | (-5.4, 9.3) |
| St. Louis, MO-IL~ | 18.9 | 18.6 | 18.8 | (15.2, 23.0) | 0.2 | (-5.7, 6.1) |
| Salisbury, MD-DE~ | NA | 15.3 | 18.8 | (9.7, 33.4) | 3.5 | (-11.4, 18.4) |
| Salt Lake City, UT~ | 13.1 | 18.5 | 16.6 | (12.1, 22.3) | -1.9 | (-9.6, 5.7) |
| San Antonio-New Braunfels, TX | 26.5 | 31.2 | 25.5 | (20.8, 30.9) | -5.7 | (-14.9, 3.5) |
| San Diego-Carlsbad, CA | 19.1 | 18.7 | 19.2 | (14.8, 24.7) | 0.5 | (-6.2, 7.2) |
| San Francisco-Oakland- Hayward, CA | 15.7 | 10.7 | 13.0 | (9.3, 17.9) | 2.3 | (-2.4, 7.0) |
| San Jose-Sunnyvale-Santa Clara, CA | 15.8 | NA | 12.3 | (8.1, 18.1) | NA | NA |
| Seattle-Tacoma-Bellevue, WA | 16.7 | 16.3 | 16.0 | (12.7, 20.0) | -0.3 | (-5.8, 5.2) |
| Sioux Falls, SD | 12.7 | 13.3 | 13.6 | (10.0, 18.2) | 0.3 | (-7.0, 7.5) |
| Tampa-St. Petersburg- Clearwater, FL | 20.3 | 16.2 | 20.4 | (15.9, 25.8) | 4.2 | (-1.8, 10.3) |

D.8 Transaction AFS Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Tulsa, OK | 23.1 | 28.8 | 18.1 | (12.9, 24.8) | -10.8* | (-19.6, -1.9) |
| Urban Honolulu, HI | 18.6 | 15.9 | 11.5 | (8.6, 15.2) | -4.4 | (-9.1, 0.2) |
| Virginia Beach-Norfolk- Newport News, VA-NC~ | 31.7 | 27.4 | 24.0 | (17.7, 31.5) | -3.5 | (-13.3, 6.4) |
| Washington-Arlington- Alexandria, DC-VA-MD- WV~ | 20.8 | 19.8 | 18.8 | (15.9, 22.2) | -1.0 | (-5.0, 3.0) |
| Wichita, KS~ | 29.6 | 23.9 | 19.8 | (14.4, 26.7) | -4.1 | (-13.6, 5.5) |
| Worcester, MA-CT~ | NA | NA | 12.0 | (8.3, 17.1) | NA | NA |

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

D.9 Credit AFS Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 7.0 | 7.7 | 6.9 | (6.6, 7.2) | -0.8* | (-1.1, -0.4) |
| MSA | | | | | | |
| Albuquerque, NM | 12.7 | 9.8 | 7.2 | (5.1, 10.1) | -2.6 | (-6.6, 1.3) |
| Atlanta-Sandy Springs- Roswell, GA~ | 8.6 | 7.9 | 4.8 | (3.4, 6.8) | -3.1* | (-6.0, -0.2) |
| Austin-Round Rock, TX | 2.4 | 4.8 | 9.6 | (6.4, 14.2) | 4.8 | (-0.5, 10.2) |
| Baltimore-Columbia- Towson, MD | 4.1 | 5.4 | 6.5 | (4.0, 10.3) | 1.1 | (-3.6, 5.7) |
| Baton Rouge, LA | NA | 6.1 | 3.3 | (1.5, 7.2) | -2.8 | (-7.2, 1.5) |
| Billings, MT~ | NA | 5.1 | 11.3 | (6.7, 18.2) | 6.2 | (-0.3, 12.7) |
| Birmingham-Hoover, AL | 8.9 | 10.4 | 6.8 | (3.7, 12.2) | -3.6 | (-9.2, 2.0) |
| Boise City, ID | 7.2 | 8.0 | 7.3 | (4.5, 11.8) | -0.7 | (-5.7, 4.2) |
| Boston-Cambridge- Newton, MA-NH~ | 4.2 | 2.0 | 5.8 | (4.1, 8.0) | 3.8* | (1.6, 6.0) |
| Burlington-South Burlington, VT~ | 4.3 | 1.2 | 6.4 | (3.5, 11.5) | 5.2* | (1.1, 9.2) |
| Charlotte-Concord- Gastonia, NC-SC~ | 11.8 | 11.1 | 4.1 | (2.4, 7.2) | -7.0* | (-11.2, -2.7) |
| Chicago-Naperville-Elgin, IL-IN-WI | 3.8 | 4.3 | 5.7 | (4.3, 7.5) | 1.4 | (-0.7, 3.6) |
| Cincinnati, OH-KY-IN~ | 6.8 | 6.8 | 8.2 | (5.3, 12.5) | 1.4 | (-3.3, 6.1) |
| Cleveland-Elyria, OH | 7.6 | 5.2 | 3.6 | (1.9, 6.9) | -1.6 | (-5.4, 2.2) |
| Columbus, OH~ | 10.9 | 8.8 | 8.6 | (5.1, 14.2) | -0.2 | (-5.7, 5.4) |
| Dallas-Fort Worth-Arlington, TX~ | 10.1 | 11.0 | 8.2 | (6.3, 10.6) | -2.8 | (-6.2, 0.6) |
| Denver-Aurora-Lakewood, CO | 7.9 | 5.8 | 8.0 | (5.4, 11.9) | 2.2 | (-2.6, 7.0) |
| Detroit-Warren-Dearborn, MI | 5.1 | 7.2 | 3.8 | (2.3, 6.0) | -3.4* | (-6.7, 0.0) |
| Fargo, ND-MN | 10.7 | 7.6 | 10.5 | (6.7, 16.1) | 2.9 | (-3.1, 8.8) |
| Greenville-Anderson- Mauldin, SC~ | NA | 14.5 | 4.3 | (2.1, 8.5) | -10.3* | (-17.4, -3.1) |
| Hartford-West Hartford- East Hartford, CT~ | 3.8 | 2.7 | 3.2 | (1.4, 7.4) | 0.5 | (-3.0, 4.0) |
| Houston-The Woodlands- Sugar Land, TX~ | 12.4 | 7.7 | 8.6 | (6.4, 11.4) | 0.9 | (-2.1, 3.9) |
| Huntington-Ashland, WV- KY-OH~ | NA | NA | 11.9 | (7.1, 19.3) | NA | NA |
| Indianapolis-Carmel- Anderson, IN~ | 9.8 | 9.4 | 4.9 | (2.4, 9.7) | -4.5 | (-10.2, 1.2) |
| Jackson, MS~ | NA | 9.6 | 5.4 | (3.2, 9.0) | -4.2 | (-9.1, 0.8) |
| Kansas City, MO-KS~ | 6.0 | 8.5 | 9.2 | (6.0, 13.8) | 0.6 | (-4.5, 5.8) |
| Knoxville, TN~ | NA | NA | 9.6 | (5.8, 15.3) | NA | NA |
| Las Vegas-Henderson- Paradise, NV | 7.7 | 10.4 | 8.5 | (6.0, 11.8) | -1.9 | (-5.6, 1.8) |
| Little Rock-North Little Rock-Conway, AR | 12.6 | 13.3 | 10.8 | (7.6, 15.3) | -2.5 | (-8.3, 3.4) |
| Los Angeles-Long Beach- Anaheim, CA | 5.0 | 6.7 | 4.8 | (3.6, 6.5) | -1.9 | (-3.9, 0.1) |

D.9 Credit AFS Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Louisville/Jefferson County, KY-IN~ | 7.4 | 11.1 | 14.7 | (10.2, 20.6) | 3.6 | (-3.2, 10.4) |
| Manchester-Nashua, NH~ | NA | 11.4 | 2.6 | (1.1, 6.4) | -8.8* | (-13.8, -3.8) |
| Memphis, TN-MS-AR~ | 9.0 | 10.3 | 17.2 | (11.8, 24.5) | 6.9 | (-1.0, 14.8) |
| Miami-Fort Lauderdale- West Palm Beach, FL | 3.5 | 5.2 | 4.5 | (3.1, 6.4) | -0.8 | (-3.2, 1.6) |
| Milwaukee-Waukesha-West Allis, WI | 1.2 | 5.7 | 2.0 | (0.7, 5.5) | -3.7 | (-7.8, 0.4) |
| Minneapolis-St. Paul- Bloomington, MN-WI~ | 5.6 | 4.6 | 3.8 | (2.4, 6.1) | -0.7 | (-3.2, 1.7) |
| Nashville-Davidson- Murfreesboro-Franklin, TN~ | 8.9 | 10.9 | 7.7 | (4.7, 12.2) | -3.2 | (-9.3, 2.8) |
| New Orleans-Metairie, LA~ | 5.8 | 8.2 | 7.8 | (5.2, 11.6) | -0.4 | (-5.0, 4.2) |
| New York-Newark-Jersey City, NY-NJ-PA~ | 3.6 | 5.4 | 3.9 | (3.1, 5.0) | -1.5* | (-2.9, -0.1) |
| Oklahoma City, OK | 11.8 | 14.0 | 11.0 | (7.0, 16.8) | -3.0 | (-9.6, 3.6) |
| Omaha-Council Bluffs, NE-IA | 7.0 | 8.6 | 6.8 | (4.4, 10.5) | -1.7 | (-6.9, 3.5) |
| Orlando-Kissimmee- Sanford, FL | 6.5 | 8.4 | 10.0 | (6.7, 14.5) | 1.6 | (-4.1, 7.3) |
| Philadelphia-Camden- Wilmington, PA-NJ-DE-MD | 3.5 | 4.9 | 6.0 | (4.0, 9.0) | 1.2 | (-1.6, 4.0) |
| Phoenix-Mesa-Scottsdale, AZ | 5.7 | 4.9 | 6.1 | (4.1, 9.0) | 1.2 | (-1.5, 3.8) |
| Pittsburgh, PA | 4.2 | 9.6 | 3.8 | (2.0, 6.8) | -5.9* | (-10.7, -1.1) |
| Portland-South Portland, ME~ | 6.3 | 5.9 | 5.1 | (2.4, 10.7) | -0.7 | (-5.8, 4.3) |
| Portland-Vancouver- Hillsboro, OR-WA | 5.2 | 6.6 | 4.2 | (2.7, 6.7) | -2.4 | (-5.5, 0.6) |
| Providence-Warwick, RI-MA~ | 4.1 | 4.7 | 5.8 | (4.1, 8.1) | 1.1 | (-2.3, 4.6) |
| Riverside-San Bernardino- Ontario, CA | 6.2 | 6.3 | 6.1 | (4.0, 9.2) | -0.1 | (-3.9, 3.6) |
| Sacramento-Roseville- Arden-Arcade, CA | 10.4 | 9.8 | 8.7 | (5.4, 13.7) | -1.1 | (-6.8, 4.6) |
| St. Louis, MO-IL~ | 6.7 | 6.8 | 5.3 | (3.5, 7.9) | -1.5 | (-4.8, 1.8) |
| Salisbury, MD-DE~ | NA | 1.6 | 13.6 | (7.5, 23.4) | 12.0* | (4.4, 19.6) |
| Salt Lake City, UT~ | 4.9 | 6.7 | 5.7 | (3.4, 9.6) | -0.9 | (-5.0, 3.1) |
| San Antonio-New Braunfels, TX | 14.1 | 16.5 | 9.8 | (6.7, 14.2) | -6.6 | (-13.3, 0.0) |
| San Diego-Carlsbad, CA | 5.2 | 7.2 | 3.6 | (1.8, 7.1) | -3.6 | (-7.3, 0.1) |
| San Francisco-Oakland- Hayward, CA | 2.1 | 8.5 | 4.5 | (2.7, 7.4) | -4.0* | (-7.3, -0.7) |
| San Jose-Sunnyvale-Santa Clara, CA | 1.8 | NA | 6.9 | (3.7, 12.3) | NA | NA |
| Seattle-Tacoma-Bellevue, WA | 3.2 | 6.6 | 5.5 | (3.6, 8.2) | -1.1 | (-4.4, 2.2) |
| Sioux Falls, SD | 10.8 | 8.5 | 4.6 | (2.6, 8.0) | -3.9 | (-9.3, 1.6) |
| Tampa-St. Petersburg- Clearwater, FL | 9.6 | 7.4 | 5.9 | (3.8, 9.1) | -1.5 | (-5.2, 2.3) |

D.9 Credit AFS Use by MSA, 2013-2017

For all households

| Geography | 2013 (Percent) | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Tulsa, OK | 11.7 | 13.2 | 8.5 | (5.6, 12.8) | -4.7 | (-11.0, 1.7) |
| Urban Honolulu, HI | 5.3 | 5.0 | 5.4 | (3.2, 8.9) | 0.4 | (-3.0, 3.8) |
| Virginia Beach-Norfolk- Newport News, VA-NC~ | 12.3 | 4.2 | 6.9 | (4.0, 11.7) | 2.8 | (-2.2, 7.7) |
| Washington-Arlington- Alexandria, DC-VA-MD- WV~ | 2.9 | 5.4 | 7.7 | (5.8, 10.2) | 2.3 | (-0.6, 5.1) |
| Wichita, KS~ | 9.6 | 16.4 | 10.2 | (6.1, 16.5) | -6.2 | (-14.7, 2.4) |
| Worcester, MA-CT~ | NA | NA | 0.8 | (0.1, 6.0) | NA | NA |

~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

E.1 Rates of Saving for Unexpected Expenses or Emergencies by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 56.3 | 57.8 | (57.2, 58.4) | 1.4* | (0.6, 2.2) |
| Unbanked and underbanked | | | | | |
| Unbanked | 20.2 | 17.4 | (15.7, 19.3) | -2.8* | (-5.5, 0.0) |
| Banked: Underbanked | 55.2 | 56.3 | (55.1, 57.5) | 1.1 | (-0.5, 2.6) |
| Banked: Fully banked | 60.0 | 61.6 | (61.0, 62.3) | 1.6* | (0.7, 2.5) |
| Banked: Underbanked status unknown | 57.8 | 55.5 | (48.4, 62.5) | -2.3 | (-12.6, 8.1) |
| Family income | | | | | |
| Less than \$15,000 | 30.8 | 28.9 | (27.4, 30.4) | -1.9 | (-3.9, 0.1) |
| \$15,000 to \$30,000 | 42.2 | 41.0 | (39.6, 42.3) | -1.2 | (-3.1, 0.7) |
| \$30,000 to \$50,000 | 53.2 | 54.7 | (53.5, 55.9) | 1.4 | (-0.3, 3.2) |
| \$50,000 to \$75,000 | 63.6 | 63.7 | (62.5, 64.9) | 0.1 | (-1.6, 1.8) |
| At least \$75,000 | 72.9 | 73.8 | (73.0, 74.7) | 1.0 | (-0.2, 2.1) |
| Education | | | | | |
| No high school diploma | 30.1 | 31.7 | (30.0, 33.4) | 1.6 | (-1.0, 4.1) |
| High school diploma | 47.2 | 48.6 | (47.5, 49.7) | 1.4 | (0.0, 2.8) |
| Some college | 58.9 | 59.1 | (58.0, 60.1) | 0.2 | (-1.2, 1.6) |
| College degree | 69.4 | 70.0 | (69.2, 70.9) | 0.6 | (-0.6, 1.8) |
| Age group | | | | | |
| 15 to 24 years | 55.7 | 60.1 | (57.6, 62.5) | 4.4* | (1.0, 7.8) |
| 25 to 34 years | 60.7 | 63.9 | (62.5, 65.2) | 3.1* | (1.0, 5.2) |
| 35 to 44 years | 58.8 | 61.2 | (60.0, 62.4) | 2.4* | (0.8, 4.0) |
| 45 to 54 years | 58.2 | 59.3 | (58.0, 60.6) | 1.1 | (-0.5, 2.7) |
| 55 to 64 years | 56.4 | 56.8 | (55.6, 58.0) | 0.4 | (-1.3, 2.1) |
| 65 years or more | 50.1 | 50.6 | (49.5, 51.6) | 0.5 | (-1.1, 2.1) |
| Race/Ethnicity | | | | | |
| Black | 45.6 | 45.7 | (43.8, 47.5) | 0.1 | (-2.3, 2.5) |
| Hispanic | 42.5 | 48.2 | (46.5, 49.9) | 5.7* | (3.3, 8.1) |
| Asian | 52.9 | 55.2 | (52.7, 57.6) | 2.3 | (-1.7, 6.3) |
| White | 61.3 | 62.4 | (61.7, 63.0) | 1.1* | (0.1, 2.0) |
| Other | 56.2 | 53.1 | (48.6, 57.5) | -3.1 | (-9.1, 2.9) |
| Disability status | | | | | |
| Disabled, age 25 to 64 | 39.0 | 38.5 | (36.7, 40.3) | -0.5 | (-2.9, 1.9) |
| Not disabled, age 25 to 64 | 61.3 | 63.2 | (62.5, 63.9) | 1.9* | (1.0, 2.9) |
| Not applicable (not age 25 to 64) | 51.1 | 52.2 | (51.2, 53.2) | 1.1 | (-0.3, 2.5) |
| Monthly income volatility | | | | | |
| Income was about the same each month | 56.3 | 56.9 | (56.2, 57.6) | 0.7 | (-0.3, 1.6) |
| Income varied somewhat from month to month | 58.3 | 63.0 | (61.8, 64.3) | 4.7* | (2.8, 6.6) |
| Income varied a lot from month to month | 51.3 | 52.5 | (50.1, 55.0) | 1.2 | (-2.1, 4.5) |
| Unknown | 42.2 | 42.9 | (35.8, 50.3) | 0.7 | (-11.3, 12.6) |

E.1 Rates of Saving for Unexpected Expenses or Emergencies by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|----------------|----------------|-------------------------------|------------------------|-------------------------------------|
| Employment status | | | | | |
| Employed | 63.1 | 64.8 | (64.1, 65.6) | 1.7* | (0.7, 2.7) |
| Unemployed | 44.5 | 46.0 | (42.7, 49.4) | 1.5 | (-3.1, 6.1) |
| Not in labor force | 45.6 | 46.3 | (45.5, 47.2) | 0.7 | (-0.4, 1.9) |
| Homeownership | | | | | |
| Homeowner | 61.5 | 63.3 | (62.6, 64.0) | 1.8* | (0.8, 2.8) |
| Non-homeowner | 47.3 | 48.1 | (47.1, 49.0) | 0.8 | (-0.6, 2.1) |
| Household type | | | | | |
| Married couple | 63.1 | 64.6 | (63.8, 65.4) | 1.4* | (0.4, 2.5) |
| Unmarried female-headed family | 46.2 | 47.0 | (45.4, 48.7) | 0.8 | (-1.4, 3.0) |
| Unmarried male-headed family | 50.6 | 53.6 | (51.1, 56.1) | 3.0 | (-0.4, 6.4) |
| Female individual | 51.1 | 51.9 | (50.6, 53.2) | 0.8 | (-1.0, 2.6) |
| Male individual | 52.1 | 53.7 | (52.3, 55.1) | 1.7 | (-0.2, 3.5) |
| Other | NA | NA | NA | NA | NA |
| Nativity | | | | | |
| U.S.-born | 58.4 | 59.7 | (59.1, 60.3) | 1.3* | (0.5, 2.1) |
| Foreign-born citizen | 47.9 | 48.6 | (46.4, 50.8) | 0.7 | (-2.3, 3.7) |
| Foreign-born non-citizen | 39.9 | 42.9 | (40.9, 45.0) | 3.0 | (-0.1, 6.0) |
| Spanish only language spoken | | | | | |
| Spanish is not only language spoken | 57.0 | 58.8 | (58.2, 59.4) | 1.8* | (1.0, 2.6) |
| Spanish is only language spoken | 25.8 | 31.3 | (28.5, 34.1) | 5.5* | (1.2, 9.8) |
| Metropolitan status | | | | | |
| Metropolitan area - principal city | 55.1 | 55.7 | (54.5, 56.9) | 0.6 | (-0.9, 2.1) |
| Metropolitan area - balance | 58.4 | 60.5 | (59.6, 61.3) | 2.1* | (0.9, 3.3) |
| Not in metropolitan area | 52.5 | 52.5 | (50.6, 54.5) | 0.1 | (-2.4, 2.5) |
| Not identified | 56.5 | 59.0 | (57.0, 61.0) | 2.5 | (-0.1, 5.1) |
| Geographic region | | | | | |
| Northeast | 56.2 | 55.8 | (54.5, 57.2) | -0.3 | (-2.3, 1.6) |
| Midwest | 61.1 | 60.9 | (59.8, 62.1) | -0.1 | (-1.9, 1.6) |
| South | 52.1 | 55.3 | (54.2, 56.5) | 3.3* | (1.7, 4.8) |
| West | 59.1 | 60.4 | (59.1, 61.6) | 1.3 | (-0.3, 2.8) |

Excludes households with missing information on whether the household saved for unexpected expenses or emergencies. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

E.2 Rates of Saving for Unexpected Expenses or Emergencies by State, 2015-2017

For all households

| Geography | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 56.3 | 57.8 | (57.2, 58.4) | 1.4* | (0.6, 2.2) |
| State | | | | | |
| AL | 52.7 | 51.9 | (47.5, 56.3) | -0.8 | (-5.3, 3.8) |
| AK | 60.8 | 71.1 | (67.0, 74.8) | 10.2* | (4.5, 16.0) |
| AZ | 64.3 | 62.3 | (57.9, 66.6) | -1.9 | (-7.9, 4.0) |
| AR | 50.4 | 50.8 | (44.0, 57.6) | 0.5 | (-8.9, 9.8) |
| CA | 54.0 | 55.7 | (53.6, 57.7) | 1.7 | (-0.9, 4.2) |
| CO | 70.3 | 68.4 | (62.0, 74.2) | -1.9 | (-9.6, 5.8) |
| CT | 62.2 | 63.5 | (58.6, 68.1) | 1.3 | (-5.4, 8.0) |
| DE | 53.3 | 64.4 | (59.6, 68.9) | 11.1* | (5.0, 17.2) |
| DC | 53.2 | 67.0 | (63.8, 70.1) | 13.8* | (8.9, 18.8) |
| FL | 42.7 | 51.3 | (48.6, 54.0) | 8.6* | (5.0, 12.3) |
| GA | 50.2 | 52.2 | (47.7, 56.7) | 2.0 | (-3.2, 7.2) |
| HI | 59.0 | 58.8 | (53.6, 63.9) | -0.2 | (-7.2, 6.8) |
| ID | 52.6 | 57.4 | (52.2, 62.5) | 4.8 | (-0.6, 10.2) |
| IL | 64.0 | 59.9 | (56.6, 63.0) | -4.1* | (-8.1, -0.2) |
| IN | 59.6 | 62.1 | (58.1, 66.0) | 2.5 | (-2.7, 7.6) |
| IA | 61.4 | 66.2 | (62.5, 69.7) | 4.8 | (-1.9, 11.4) |
| KS | 58.1 | 59.8 | (53.1, 66.2) | 1.8 | (-7.5, 11.0) |
| KY | 56.2 | 50.7 | (47.0, 54.5) | -5.5 | (-11.8, 0.8) |
| LA | 50.6 | 50.5 | (45.9, 55.2) | 0.0 | (-4.9, 4.8) |
| ME | 68.7 | 60.0 | (54.1, 65.6) | -8.7* | (-15.1, -2.2) |
| MD | 59.1 | 67.7 | (62.5, 72.5) | 8.6* | (2.2, 15.0) |
| MA | 57.2 | 56.7 | (53.3, 60.1) | -0.4 | (-5.5, 4.7) |
| MI | 56.3 | 57.5 | (53.3, 61.6) | 1.2 | (-5.3, 7.7) |
| MN | 64.9 | 66.2 | (62.9, 69.4) | 1.3 | (-3.4, 6.0) |
| MS | 50.6 | 46.9 | (43.9, 49.8) | -3.7 | (-8.2, 0.7) |
| MO | 64.3 | 61.1 | (57.3, 64.9) | -3.2 | (-8.9, 2.5) |
| MT | 69.3 | 68.5 | (65.3, 71.6) | -0.8 | (-6.0, 4.4) |
| NE | 55.6 | 68.8 | (63.8, 73.4) | 13.2* | (5.7, 20.6) |
| NV | 54.8 | 58.9 | (54.2, 63.3) | 4.0 | (-2.7, 10.7) |
| NH | 60.3 | 58.1 | (54.5, 61.6) | -2.2 | (-8.0, 3.6) |
| NJ | 53.2 | 54.2 | (50.8, 57.7) | 1.1 | (-3.8, 5.9) |
| NM | 49.9 | 55.1 | (50.4, 59.7) | 5.2 | (-1.2, 11.6) |
| NY | 51.8 | 51.4 | (48.7, 54.1) | -0.3 | (-4.0, 3.4) |
| NC | 53.3 | 59.0 | (53.0, 64.8) | 5.7 | (-0.4, 11.7) |
| ND | 67.1 | 55.6 | (46.6, 64.3) | -11.5 | (-23.9, 1.0) |
| OH | 58.9 | 59.2 | (56.4, 61.9) | 0.3 | (-3.5, 4.1) |
| OK | 52.7 | 60.0 | (55.2, 64.6) | 7.3* | (1.0, 13.7) |

E.2 Rates of Saving for Unexpected Expenses or Emergencies by State, 2015-2017

For all households

| Geography | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-----------|-------------------|-------------------|----------------------------------|---------------------------|---|
| OR | 65.7 | 69.4 | (65.5, 73.1) | 3.8 | (-1.9, 9.5) |
| PA | 60.1 | 60.2 | (57.2, 63.1) | 0.1 | (-4.0, 4.2) |
| RI | 59.0 | 55.1 | (50.2, 60.0) | -3.8 | (-10.4, 2.8) |
| SC | 60.8 | 57.8 | (52.6, 62.9) | -3.0 | (-10.7, 4.8) |
| SD | 63.6 | 59.9 | (55.7, 64.0) | -3.6 | (-9.1, 1.8) |
| TN | 56.3 | 56.1 | (52.1, 60.1) | -0.2 | (-4.9, 4.5) |
| TX | 53.0 | 55.4 | (52.6, 58.1) | 2.4 | (-1.0, 5.7) |
| UT | 71.3 | 74.1 | (69.6, 78.1) | 2.8 | (-2.7, 8.3) |
| VT | 61.9 | 59.8 | (55.7, 63.8) | -2.1 | (-7.7, 3.5) |
| VA | 59.4 | 65.5 | (62.0, 68.9) | 6.1* | (1.0, 11.3) |
| WA | 65.9 | 66.3 | (63.1, 69.3) | 0.4 | (-3.9, 4.7) |
| WV | 45.8 | 40.5 | (37.1, 43.9) | -5.3 | (-11.1, 0.4) |
| WI | 63.2 | 61.4 | (57.7, 65.0) | -1.8 | (-7.2, 3.5) |
| WY | 63.9 | 63.3 | (59.4, 67.0) | -0.6 | (-7.8, 6.6) |

Excludes households with missing information on whether the household saved for unexpected expenses or emergencies. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

E.3 Rates of Saving for Unexpected Expenses or Emergencies by MSA, 2015-2017

For all households

| Geography | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 56.3 | 57.8 | (57.2, 58.4) | 1.4* | (0.6, 2.2) |
| MSA | | | | | |
| Albuquerque, NM | 57.5 | 61.0 | (55.9, 65.9) | 3.5 | (-3.1, 10.2) |
| Atlanta-Sandy Springs-Roswell, GA~ | 52.4 | 57.1 | (51.9, 62.1) | 4.7 | (-1.9, 11.3) |
| Austin-Round Rock, TX | 46.1 | 62.4 | (54.7, 69.4) | 16.2* | (5.3, 27.1) |
| Baltimore-Columbia-Towson, MD | 66.0 | 70.4 | (63.6, 76.4) | 4.4 | (-3.8, 12.7) |
| Baton Rouge, LA | 62.6 | 59.2 | (51.3, 66.6) | -3.4 | (-14.4, 7.6) |
| Billings, MT~ | 72.2 | 75.1 | (68.0, 81.2) | 2.9 | (-8.3, 14.2) |
| Birmingham-Hoover, AL | 61.0 | 40.1 | (32.0, 48.8) | -20.9* | (-32.0, -9.8) |
| Boise City, ID | 55.7 | 57.6 | (50.9, 64.1) | 2.0 | (-6.7, 10.6) |
| Boston-Cambridge-Newton, MA-NH~ | 60.4 | 58.8 | (54.7, 62.8) | -1.6 | (-7.3, 4.1) |
| Burlington-South Burlington, VT~ | 65.2 | NA | NA | NA | NA |
| Charlotte-Concord-Gastonia, NC-SC~ | 55.0 | 64.6 | (58.5, 70.2) | 9.5* | (0.8, 18.2) |
| Chicago-Naperville-Elgin, IL-IN-WI | 63.8 | 59.8 | (56.3, 63.3) | -4.0 | (-8.6, 0.6) |
| Cincinnati, OH-KY-IN~ | 50.5 | 52.7 | (45.8, 59.5) | 2.3 | (-8.7, 13.2) |
| Cleveland-Elyria, OH | 51.9 | 62.3 | (56.4, 67.8) | 10.4* | (1.8, 18.9) |
| Columbus, OH~ | 69.1 | 64.0 | (56.4, 71.0) | -5.1 | (-14.6, 4.5) |
| Dallas-Fort Worth-Arlington, TX~ | 63.0 | 59.5 | (55.1, 63.7) | -3.6 | (-9.6, 2.5) |
| Denver-Aurora-Lakewood, CO | 68.8 | 63.0 | (56.2, 69.2) | -5.9 | (-14.5, 2.8) |
| Detroit-Warren-Dearborn, MI | 64.3 | 56.1 | (50.0, 61.9) | -8.2* | (-16.3, -0.2) |
| Fargo, ND-MN | 72.6 | 60.6 | (52.3, 68.2) | -12.1* | (-22.5, -1.7) |
| Greenville-Anderson-Mauldin, SC~ | 62.8 | 60.9 | (52.1, 69.1) | -1.9 | (-14.4, 10.5) |
| Hartford-West Hartford-East Hartford, CT~ | 67.0 | 66.5 | (58.7, 73.5) | -0.5 | (-11.6, 10.6) |
| Houston-The Woodlands-Sugar Land, TX~ | 53.5 | 59.1 | (54.3, 63.8) | 5.6 | (-1.4, 12.6) |
| Huntington-Ashland, WV-KY-OH~ | NA | NA | NA | NA | NA |
| Indianapolis-Carmel-Anderson, IN~ | 56.6 | 63.0 | (56.7, 68.9) | 6.5 | (-3.3, 16.2) |
| Jackson, MS~ | 58.9 | 42.3 | (36.0, 48.8) | -16.6* | (-25.9, -7.2) |
| Kansas City, MO-KS~ | 57.8 | 73.6 | (67.2, 79.2) | 15.8* | (6.9, 24.8) |
| Knoxville, TN~ | NA | 55.1 | (46.7, 63.2) | NA | NA |
| Las Vegas-Henderson-Paradise, NV | 57.4 | 58.3 | (53.1, 63.4) | 1.0 | (-6.5, 8.4) |
| Little Rock-North Little Rock-Conway, AR | 52.3 | 59.1 | (50.9, 66.9) | 6.8 | (-3.5, 17.1) |
| Los Angeles-Long Beach-Anaheim, CA | 49.6 | 51.7 | (48.6, 54.8) | 2.2 | (-2.5, 6.9) |
| Louisville/Jefferson County, KY-IN~ | 55.5 | 63.3 | (55.2, 70.7) | 7.8 | (-3.0, 18.6) |
| Manchester-Nashua, NH~ | 68.2 | 58.8 | (52.3, 65.1) | -9.3 | (-18.7, 0.1) |
| Memphis, TN-MS-AR~ | 53.7 | 46.0 | (37.7, 54.6) | -7.7 | (-19.0, 3.6) |
| Miami-Fort Lauderdale-West Palm Beach, FL | 37.8 | 35.8 | (31.0, 41.0) | -2.0 | (-8.3, 4.3) |
| Milwaukee-Waukesha-West Allis, WI | 61.3 | 64.3 | (54.9, 72.8) | 3.0 | (-9.2, 15.2) |
| Minneapolis-St. Paul-Bloomington, MN-WI~ | 68.1 | 66.8 | (62.3, 71.0) | -1.3 | (-7.3, 4.6) |

E.3 Rates of Saving for Unexpected Expenses or Emergencies by MSA, 2015-2017

For all households

| Geography | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|----------------------------------|---------------------------|---|
| Nashville-Davidson-Murfreesboro-Franklin, TN~ | 71.1 | 68.1 | (60.7, 74.7) | -3.1 | (-12.6, 6.4) |
| New Orleans-Metairie, LA~ | 43.8 | 49.6 | (42.6, 56.6) | 5.8 | (-3.7, 15.4) |
| New York-Newark-Jersey City, NY-NJ-PA~ | 49.5 | 48.0 | (45.2, 50.8) | -1.5 | (-5.2, 2.2) |
| Oklahoma City, OK | 51.7 | 70.4 | (61.7, 77.8) | 18.7* | (7.7, 29.7) |
| Omaha-Council Bluffs, NE-IA | 63.2 | 71.2 | (63.9, 77.6) | 8.0 | (-2.3, 18.3) |
| Orlando-Kissimmee-Sanford, FL | 44.3 | 67.0 | (60.0, 73.3) | 22.6* | (13.6, 31.6) |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | 57.7 | 62.9 | (58.8, 66.8) | 5.2 | (-0.2, 10.6) |
| Phoenix-Mesa-Scottsdale, AZ | 64.7 | 68.1 | (62.9, 72.9) | 3.4 | (-3.7, 10.4) |
| Pittsburgh, PA | 64.0 | 62.4 | (56.4, 68.1) | -1.6 | (-10.8, 7.6) |
| Portland-South Portland, ME~ | 69.2 | 67.3 | (58.4, 75.0) | -2.0 | (-12.6, 8.7) |
| Portland-Vancouver-Hillsboro, OR-WA | 66.1 | 74.7 | (69.9, 78.9) | 8.6* | (1.7, 15.5) |
| Providence-Warwick, RI-MA~ | 55.1 | 54.7 | (49.7, 59.6) | -0.4 | (-8.1, 7.3) |
| Riverside-San Bernardino-Ontario, CA | 46.6 | 52.0 | (46.5, 57.4) | 5.4 | (-2.5, 13.2) |
| Sacramento-Roseville-Arden-Arcade, CA | 59.9 | 57.4 | (51.0, 63.5) | -2.5 | (-12.1, 7.2) |
| St. Louis, MO-IL~ | 68.8 | 54.8 | (48.8, 60.6) | -14.1* | (-23.1, -5.1) |
| Salisbury, MD-DE~ | 42.5 | NA | NA | NA | NA |
| Salt Lake City, UT~ | 72.4 | 76.8 | (70.4, 82.1) | 4.4 | (-4.2, 13.1) |
| San Antonio-New Braunfels, TX | 52.3 | 54.1 | (46.7, 61.3) | 1.8 | (-8.0, 11.6) |
| San Diego-Carlsbad, CA | 52.2 | 60.5 | (54.5, 66.2) | 8.3 | (-0.3, 16.9) |
| San Francisco-Oakland-Hayward, CA | 55.0 | 59.4 | (53.1, 65.4) | 4.4 | (-2.9, 11.7) |
| San Jose-Sunnyvale-Santa Clara, CA | NA | 68.0 | (59.1, 75.8) | NA | NA |
| Seattle-Tacoma-Bellevue, WA | 67.4 | 67.9 | (63.7, 71.8) | 0.4 | (-5.7, 6.6) |
| Sioux Falls, SD | 71.1 | 64.0 | (57.9, 69.8) | -7.1 | (-15.1, 0.9) |
| Tampa-St. Petersburg-Clearwater, FL | 42.6 | 48.7 | (42.2, 55.2) | 6.1 | (-3.6, 15.8) |
| Tulsa, OK | 64.8 | 66.4 | (58.5, 73.5) | 1.7 | (-8.5, 11.8) |
| Urban Honolulu, HI | 59.3 | 58.2 | (51.8, 64.4) | -1.1 | (-9.7, 7.6) |
| Virginia Beach-Norfolk-Newport News, VA-NC~ | 68.4 | 66.4 | (57.5, 74.2) | -2.0 | (-13.1, 9.1) |
| Washington-Arlington-Alexandria, DC-VA-MD-WV~ | 60.9 | 67.5 | (62.9, 71.9) | 6.7* | (0.7, 12.7) |
| Wichita, KS~ | 53.5 | 57.5 | (49.6, 65.0) | 4.0 | (-7.5, 15.5) |
| Worcester, MA-CT~ | NA | 49.3 | (41.7, 57.0) | NA | NA |

Excludes households with missing information on whether the household saved for unexpected expenses or emergencies. ~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

E.4 Savings Methods by Banking Status and Household Characteristics, 2017

For all households that saved for unexpected expenses or emergencies in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Checking account (Percent) | Savings account (Percent) | Prepaid card (Percent) | Other accounts (Percent) | In home, or with family or friends (Percent) | Intent to pawn or sell (Percent) | Other method (Percent) | Unknown method (Percent) |
|------------------------------------|------------------------------|-----------------------|----------------------------|---------------------------|------------------------|--------------------------|--|----------------------------------|------------------------|--------------------------|
| All | 67,697 | 100.0 | 23.7 | 71.6 | 0.3 | 9.0 | 10.5 | 0.1 | 2.6 | 1.5 |
| Unbanked and underbanked | | | | | | | | | | |
| Unbanked | 1,267 | 100.0 | 2.2 | 2.0 | 10.1 | 3.2 | 66.8 | 0.8 | 12.8 | 4.4 |
| Banked: Underbanked | 13,238 | 100.0 | 23.9 | 65.1 | 0.4 | 6.9 | 16.3 | 0.3 | 3.9 | 1.4 |
| Banked: Fully banked | 52,759 | 100.0 | 24.1 | 75.0 | 0.1 | 9.8 | 7.7 | 0.1 | 2.0 | 1.4 |
| Banked: Underbanked status unknown | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Family income | | | | | | | | | | |
| Less than \$15,000 | 4,095 | 100.0 | 27.7 | 49.6 | 1.1 | 3.1 | 23.7 | 0.1 | 3.6 | 2.0 |
| \$15,000 to \$30,000 | 7,241 | 100.0 | 26.2 | 54.3 | 0.7 | 3.9 | 19.1 | 0.2 | 4.1 | 2.5 |
| \$30,000 to \$50,000 | 12,660 | 100.0 | 24.0 | 67.2 | 0.6 | 5.9 | 13.2 | 0.2 | 3.1 | 1.4 |
| \$50,000 to \$75,000 | 13,845 | 100.0 | 21.8 | 74.9 | 0.2 | 7.8 | 9.2 | 0.1 | 2.2 | 1.5 |
| At least \$75,000 | 29,856 | 100.0 | 23.3 | 79.1 | 0.1 | 13.0 | 6.1 | 0.2 | 2.0 | 1.3 |
| Education | | | | | | | | | | |
| No high school diploma | 3,492 | 100.0 | 26.0 | 52.8 | 1.1 | 2.2 | 21.6 | 0.2 | 4.2 | 1.6 |
| High school diploma | 14,541 | 100.0 | 23.5 | 64.8 | 0.5 | 5.1 | 15.5 | 0.2 | 2.9 | 1.9 |
| Some college | 20,072 | 100.0 | 21.9 | 70.1 | 0.4 | 7.2 | 12.1 | 0.2 | 2.7 | 1.8 |
| College degree | 29,591 | 100.0 | 24.8 | 78.1 | 0.1 | 13.0 | 5.7 | 0.1 | 2.1 | 1.2 |
| Age group | | | | | | | | | | |
| 15 to 24 years | 3,683 | 100.0 | 18.9 | 67.7 | 1.0 | 3.0 | 16.5 | 0.1 | 3.2 | 2.3 |
| 25 to 34 years | 12,265 | 100.0 | 21.5 | 73.2 | 0.6 | 6.0 | 11.4 | 0.2 | 2.5 | 1.2 |
| 35 to 44 years | 11,936 | 100.0 | 21.3 | 74.3 | 0.2 | 7.5 | 11.0 | 0.2 | 2.5 | 1.4 |
| 45 to 54 years | 12,565 | 100.0 | 23.5 | 72.8 | 0.4 | 8.9 | 10.0 | 0.1 | 2.4 | 1.2 |
| 55 to 64 years | 12,620 | 100.0 | 24.8 | 71.8 | 0.1 | 11.0 | 10.8 | 0.2 | 2.3 | 1.4 |
| 65 years or more | 14,627 | 100.0 | 27.9 | 67.7 | 0.2 | 12.7 | 7.9 | 0.1 | 2.9 | 2.2 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 7,390 | 100.0 | 21.5 | 67.1 | 1.0 | 5.0 | 14.2 | 0.2 | 3.9 | 2.3 |
| Hispanic | 7,122 | 100.0 | 23.0 | 65.9 | 0.5 | 4.7 | 15.5 | 0.2 | 2.0 | 2.0 |
| Asian | 3,237 | 100.0 | 31.7 | 75.4 | 0.1 | 8.6 | 3.0 | 0.3 | 2.3 | 0.8 |
| White | 48,936 | 100.0 | 23.5 | 73.0 | 0.2 | 10.3 | 9.5 | 0.1 | 2.5 | 1.4 |
| Other | 1,012 | 100.0 | 27.6 | 62.8 | 1.2 | 8.3 | 20.5 | - | 3.3 | 1.0 |
| Disability status | | | | | | | | | | |
| Disabled, age 25 to 64 | 3,953 | 100.0 | 25.9 | 58.7 | 0.9 | 5.6 | 18.4 | - | 4.0 | 1.6 |
| Not disabled, age 25 to 64 | 45,433 | 100.0 | 22.5 | 74.2 | 0.3 | 8.6 | 10.2 | 0.2 | 2.3 | 1.3 |
| Not applicable (not age 25 to 64) | 18,311 | 100.0 | 26.1 | 67.7 | 0.3 | 10.8 | 9.7 | 0.1 | 3.0 | 2.2 |

E.4 Savings Methods by Banking Status and Household Characteristics, 2017

For all households that saved for unexpected expenses or emergencies in the past 12 months, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Checking account (Percent) | Savings account (Percent) | Prepaid card (Percent) | Other accounts (Percent) | In home, or with family or friends (Percent) | Intent to pawn or sell (Percent) | Other method (Percent) | Unknown method (Percent) |
|--|------------------------------|-----------------------|----------------------------|---------------------------|------------------------|--------------------------|--|----------------------------------|------------------------|--------------------------|
| Monthly income volatility | | | | | | | | | | |
| Income was about the same each month | 51,828 | 100.0 | 23.7 | 72.9 | 0.3 | 8.9 | 9.4 | 0.1 | 2.6 | 1.5 |
| Income varied somewhat from month to month | 13,079 | 100.0 | 23.8 | 69.1 | 0.5 | 9.4 | 13.5 | 0.1 | 2.3 | 1.3 |
| Income varied a lot from month to month | 2,594 | 100.0 | 24.4 | 60.2 | 0.6 | 11.6 | 18.4 | 0.4 | 3.1 | 1.1 |
| Unknown | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Employment status | | | | | | | | | | |
| Employed | 47,042 | 100.0 | 22.5 | 73.9 | 0.3 | 8.8 | 10.4 | 0.2 | 2.4 | 1.3 |
| Unemployed | 1,455 | 100.0 | 23.0 | 64.6 | 0.5 | 5.2 | 17.4 | - | 2.6 | 0.8 |
| Not in labor force | 19,199 | 100.0 | 26.7 | 66.3 | 0.3 | 10.0 | 10.2 | 0.1 | 3.1 | 2.2 |
| Homeownership | | | | | | | | | | |
| Homeowner | 47,293 | 100.0 | 24.1 | 74.2 | 0.1 | 11.0 | 8.7 | 0.1 | 2.2 | 1.5 |
| Non-homeowner | 20,403 | 100.0 | 22.8 | 65.6 | 0.8 | 4.5 | 14.7 | 0.2 | 3.3 | 1.6 |
| Household type | | | | | | | | | | |
| Married couple | 36,029 | 100.0 | 22.5 | 76.5 | 0.1 | 10.5 | 8.4 | 0.1 | 2.2 | 1.4 |
| Unmarried female-headed family | 6,495 | 100.0 | 21.1 | 62.5 | 1.1 | 5.0 | 17.3 | 0.2 | 3.8 | 1.3 |
| Unmarried male-headed family | 3,207 | 100.0 | 25.5 | 61.8 | 0.9 | 6.5 | 16.7 | 0.1 | 2.7 | 2.7 |
| Female individual | 11,245 | 100.0 | 23.9 | 70.1 | 0.3 | 8.8 | 10.5 | - | 2.5 | 1.6 |
| Male individual | 10,542 | 100.0 | 28.8 | 64.6 | 0.4 | 7.6 | 11.7 | 0.2 | 3.1 | 1.8 |
| Other | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | | | | | |
| U.S.-born | 60,089 | 100.0 | 23.0 | 71.9 | 0.3 | 9.4 | 10.8 | 0.1 | 2.6 | 1.5 |
| Foreign-born citizen | 4,252 | 100.0 | 29.3 | 73.3 | 0.3 | 8.0 | 5.1 | 0.2 | 1.9 | 1.7 |
| Foreign-born non-citizen | 3,355 | 100.0 | 29.8 | 63.1 | 0.2 | 4.1 | 12.2 | 0.2 | 2.5 | 1.8 |
| Spanish only language spoken | | | | | | | | | | |
| Spanish is not only language spoken | 66,339 | 100.0 | 23.7 | 71.9 | 0.3 | 9.2 | 10.3 | 0.1 | 2.6 | 1.5 |
| Spanish is only language spoken | 1,357 | 100.0 | 25.6 | 55.4 | 0.4 | 1.9 | 21.7 | 0.5 | 1.3 | 1.7 |
| Metropolitan status | | | | | | | | | | |
| Metropolitan area - principal city | 19,224 | 100.0 | 25.0 | 71.9 | 0.5 | 9.8 | 9.7 | 0.1 | 2.3 | 1.8 |
| Metropolitan area - balance | 30,107 | 100.0 | 23.7 | 73.8 | 0.2 | 9.6 | 8.7 | 0.2 | 2.5 | 1.4 |
| Not in metropolitan area | 8,486 | 100.0 | 22.8 | 64.7 | 0.3 | 7.4 | 15.2 | 0.2 | 3.4 | 1.9 |
| Not identified | 9,880 | 100.0 | 22.0 | 69.9 | 0.2 | 7.3 | 13.7 | 0.1 | 2.7 | 1.1 |
| Geographic region | | | | | | | | | | |
| Northeast | 11,443 | 100.0 | 28.3 | 70.5 | 0.3 | 9.0 | 8.8 | 0.1 | 2.5 | 1.9 |
| Midwest | 15,532 | 100.0 | 22.2 | 71.5 | 0.2 | 8.0 | 11.5 | 0.1 | 2.7 | 1.4 |
| South | 24,749 | 100.0 | 23.7 | 70.6 | 0.4 | 8.7 | 11.4 | 0.2 | 2.7 | 1.3 |
| West | 15,972 | 100.0 | 22.0 | 73.9 | 0.3 | 10.7 | 9.3 | 0.2 | 2.4 | 1.8 |

Row percentages may not sum to 100 because households were asked to select all savings methods used. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.1 Use of Mainstream Credit Products by Banking Status and Household Characteristics, 2017

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Credit card (Percent) | Store credit card (Percent) | Mortgage, home equity loan, or HELOC (Percent) | Auto loan (Percent) | Student loan (Percent) | Bank personal loan (Percent) | Other mainstream nonbank (Percent) | No mainstream credit (Percent) |
|------------------------------------|------------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|------------------------|------------------------------|------------------------------------|--------------------------------|
| All | 115,124 | 100.0 | 68.7 | 41.6 | 33.8 | 32.3 | 16.6 | 6.9 | 2.1 | 19.7 |
| Unbanked and underbanked | | | | | | | | | | |
| Unbanked | 7,096 | 100.0 | 7.2 | 4.0 | 3.4 | 5.7 | 4.5 | 1.2 | 1.0 | 80.2 |
| Banked: Underbanked | 23,084 | 100.0 | 60.0 | 37.9 | 26.3 | 35.5 | 20.6 | 8.4 | 4.3 | 21.9 |
| Banked: Fully banked | 84,614 | 100.0 | 76.3 | 45.7 | 38.5 | 33.7 | 16.5 | 7.0 | 1.6 | 14.1 |
| Banked: Underbanked status unknown | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Family income | | | | | | | | | | |
| Less than \$15,000 | 13,934 | 100.0 | 31.3 | 16.7 | 6.7 | 9.4 | 8.4 | 2.1 | 1.4 | 56.2 |
| \$15,000 to \$30,000 | 17,320 | 100.0 | 48.6 | 25.8 | 13.9 | 16.0 | 9.3 | 3.4 | 1.8 | 35.8 |
| \$30,000 to \$50,000 | 22,790 | 100.0 | 64.1 | 37.2 | 23.7 | 28.0 | 14.0 | 5.6 | 2.3 | 20.1 |
| \$50,000 to \$75,000 | 21,411 | 100.0 | 77.0 | 47.4 | 37.0 | 37.7 | 17.7 | 7.6 | 2.5 | 11.2 |
| At least \$75,000 | 39,668 | 100.0 | 88.8 | 56.7 | 56.2 | 47.0 | 23.6 | 10.5 | 2.1 | 4.3 |
| Education | | | | | | | | | | |
| No high school diploma | 10,818 | 100.0 | 33.3 | 19.3 | 12.8 | 14.2 | 2.9 | 2.6 | 1.7 | 53.0 |
| High school diploma | 29,379 | 100.0 | 57.7 | 36.0 | 25.8 | 27.2 | 8.4 | 5.9 | 1.9 | 28.1 |
| Some college | 33,388 | 100.0 | 68.4 | 42.9 | 33.5 | 34.8 | 18.1 | 7.6 | 2.5 | 17.2 |
| College degree | 41,540 | 100.0 | 86.0 | 50.3 | 45.3 | 38.6 | 24.7 | 8.2 | 1.9 | 7.2 |
| Age group | | | | | | | | | | |
| 15 to 24 years | 5,959 | 100.0 | 56.1 | 26.2 | 12.8 | 31.4 | 31.4 | 4.5 | 2.2 | 24.6 |
| 25 to 34 years | 18,789 | 100.0 | 67.9 | 35.4 | 29.7 | 40.4 | 32.8 | 7.4 | 2.1 | 18.5 |
| 35 to 44 years | 19,081 | 100.0 | 69.1 | 41.3 | 43.0 | 42.0 | 24.5 | 8.6 | 2.5 | 18.0 |
| 45 to 54 years | 20,874 | 100.0 | 69.3 | 45.7 | 45.1 | 39.6 | 16.4 | 8.2 | 2.4 | 17.9 |
| 55 to 64 years | 21,887 | 100.0 | 69.6 | 45.7 | 39.4 | 29.8 | 10.0 | 7.6 | 2.2 | 19.2 |
| 65 years or more | 28,534 | 100.0 | 70.6 | 43.0 | 22.3 | 17.2 | 2.8 | 4.5 | 1.4 | 22.4 |
| Race/Ethnicity | | | | | | | | | | |
| Black | 15,871 | 100.0 | 47.9 | 28.2 | 19.3 | 23.7 | 17.8 | 5.7 | 2.8 | 36.0 |
| Hispanic | 14,423 | 100.0 | 53.9 | 35.3 | 24.6 | 29.0 | 14.3 | 5.2 | 1.4 | 31.5 |
| Asian | 5,647 | 100.0 | 80.8 | 42.5 | 36.1 | 32.5 | 14.0 | 5.6 | 0.9 | 13.8 |
| White | 77,315 | 100.0 | 75.3 | 45.7 | 38.5 | 34.7 | 17.0 | 7.6 | 2.1 | 14.4 |
| Other | 1,867 | 100.0 | 52.2 | 31.2 | 28.1 | 32.7 | 15.6 | 8.5 | 2.9 | 28.3 |

F.1 Use of Mainstream Credit Products by Banking Status and Household Characteristics, 2017

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Credit card (Percent) | Store credit card (Percent) | Mortgage, home equity loan, or HELOC (Percent) | Auto loan (Percent) | Student loan (Percent) | Bank personal loan (Percent) | Other mainstream nonbank (Percent) | No mainstream credit (Percent) |
|--|------------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|------------------------|------------------------------|------------------------------------|--------------------------------|
| Disability status | | | | | | | | | | |
| Disabled, age 25 to 64 | 10,111 | 100.0 | 43.1 | 27.6 | 22.9 | 21.1 | 10.5 | 6.0 | 3.2 | 40.4 |
| Not disabled, age 25 to 64 | 70,521 | 100.0 | 72.7 | 44.3 | 41.8 | 40.1 | 21.8 | 8.2 | 2.2 | 15.3 |
| Not applicable (not age 25 to 64) | 34,492 | 100.0 | 68.1 | 40.1 | 20.6 | 19.7 | 7.8 | 4.5 | 1.5 | 22.8 |
| Monthly income volatility | | | | | | | | | | |
| Income was about the same each month | 89,672 | 100.0 | 69.2 | 41.5 | 33.5 | 31.4 | 15.7 | 6.1 | 1.8 | 19.9 |
| Income varied somewhat from month to month | 20,327 | 100.0 | 68.2 | 43.6 | 36.8 | 36.7 | 20.1 | 9.7 | 2.8 | 18.1 |
| Income varied a lot from month to month | 4,873 | 100.0 | 62.8 | 35.7 | 28.1 | 31.0 | 19.2 | 9.8 | 4.2 | 23.5 |
| Unknown | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Employment status | | | | | | | | | | |
| Employed | 71,317 | 100.0 | 73.4 | 44.7 | 41.2 | 40.5 | 22.5 | 8.5 | 2.4 | 14.1 |
| Unemployed | 3,039 | 100.0 | 51.6 | 29.6 | 25.9 | 26.2 | 20.3 | 5.0 | 2.0 | 34.8 |
| Not in labor force | 40,768 | 100.0 | 61.9 | 37.1 | 21.6 | 18.4 | 6.0 | 4.3 | 1.6 | 28.5 |
| Homeownership | | | | | | | | | | |
| Homeowner | 73,588 | 100.0 | 78.1 | 50.3 | 50.6 | 36.3 | 15.1 | 8.2 | 2.1 | 11.5 |
| Non-homeowner | 41,536 | 100.0 | 52.2 | 26.3 | 4.1 | 25.3 | 19.2 | 4.7 | 2.1 | 34.4 |
| Household type | | | | | | | | | | |
| Married couple | 54,933 | 100.0 | 78.6 | 51.7 | 47.3 | 41.3 | 18.2 | 8.6 | 2.1 | 11.0 |
| Unmarried female-headed family | 13,432 | 100.0 | 51.7 | 35.2 | 23.6 | 29.3 | 21.7 | 5.7 | 2.6 | 29.8 |
| Unmarried male-headed family | 5,829 | 100.0 | 57.0 | 28.1 | 26.2 | 31.1 | 17.6 | 6.7 | 2.0 | 27.0 |
| Female individual | 21,338 | 100.0 | 63.7 | 39.1 | 20.2 | 20.2 | 12.3 | 4.6 | 2.0 | 26.0 |
| Male individual | 19,297 | 100.0 | 61.6 | 24.7 | 20.4 | 22.5 | 12.8 | 5.8 | 1.7 | 28.4 |
| Other | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Nativity | | | | | | | | | | |
| U.S.-born | 98,955 | 100.0 | 69.8 | 42.5 | 34.9 | 33.3 | 17.5 | 7.3 | 2.2 | 18.5 |
| Foreign-born citizen | 8,553 | 100.0 | 70.2 | 42.7 | 35.3 | 28.8 | 14.6 | 5.4 | 1.2 | 19.9 |
| Foreign-born non-citizen | 7,616 | 100.0 | 53.3 | 28.9 | 18.6 | 23.5 | 7.1 | 3.2 | 1.5 | 35.9 |
| Spanish only language spoken | | | | | | | | | | |
| Spanish is not only language spoken | 110,903 | 100.0 | 70.0 | 42.3 | 34.6 | 33.0 | 17.1 | 7.1 | 2.1 | 18.6 |
| Spanish is only language spoken | 4,220 | 100.0 | 36.4 | 24.5 | 13.5 | 15.0 | 3.7 | 2.5 | 1.1 | 50.3 |

F.1 Use of Mainstream Credit Products by Banking Status and Household Characteristics, 2017

For all households, row percent

| Characteristics | Number of Households (1000s) | Percent of Households | Credit card (Percent) | Store credit card (Percent) | Mortgage, home equity loan, or HELOC (Percent) | Auto loan (Percent) | Student loan (Percent) | Bank personal loan (Percent) | Other mainstream nonbank (Percent) | No mainstream credit (Percent) |
|---|------------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|------------------------|------------------------------|------------------------------------|--------------------------------|
| Metropolitan status | | | | | | | | | | |
| Metropolitan area - principal city | 33,832 | 100.0 | 65.9 | 37.0 | 27.3 | 27.6 | 18.0 | 6.0 | 1.7 | 23.4 |
| Metropolitan area - balance | 48,845 | 100.0 | 74.7 | 47.5 | 40.0 | 35.8 | 17.3 | 7.0 | 2.0 | 15.5 |
| Not in metropolitan area | 15,951 | 100.0 | 59.3 | 34.9 | 28.9 | 29.4 | 12.1 | 8.0 | 2.6 | 25.1 |
| Not identified | 16,495 | 100.0 | 66.0 | 40.2 | 33.9 | 34.3 | 16.1 | 7.7 | 2.6 | 19.7 |
| Geographic region | | | | | | | | | | |
| Northeast | 20,074 | 100.0 | 73.2 | 48.1 | 34.2 | 30.7 | 18.3 | 7.3 | 1.3 | 18.2 |
| Midwest | 25,111 | 100.0 | 70.8 | 46.5 | 37.7 | 34.9 | 19.7 | 7.7 | 2.6 | 16.5 |
| South | 44,002 | 100.0 | 62.7 | 37.1 | 30.9 | 31.7 | 14.3 | 6.3 | 2.3 | 23.8 |
| West | 25,938 | 100.0 | 73.4 | 39.6 | 34.7 | 32.0 | 16.2 | 7.0 | 1.8 | 17.3 |
| <p>Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.</p> | | | | | | | | | | |

F.2 Use of Mainstream Credit Products by State, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Credit card (Percent) | Store credit card (Percent) | Mortgage, home equity loan, or HELOC (Percent) | Auto loan (Percent) | Student loan (Percent) | Bank personal loan (Percent) | Other mainstream nonbank (Percent) | No mainstream credit (Percent) |
|--------------|------------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|------------------------|------------------------------|------------------------------------|--------------------------------|
| All | 115,124 | 100.0 | 68.7 | 41.6 | 33.8 | 32.3 | 16.6 | 6.9 | 2.1 | 19.7 |
| State | | | | | | | | | | |
| AL | 1,821 | 100.0 | 59.6 | 32.2 | 28.6 | 29.5 | 9.2 | 8.0 | 3.5 | 28.3 |
| AK | 251 | 100.0 | 77.6 | 23.9 | 43.4 | 38.6 | 20.0 | 13.0 | 2.5 | 12.2 |
| AZ | 2,291 | 100.0 | 70.8 | 39.4 | 35.9 | 34.1 | 18.6 | 5.4 | 1.6 | 14.9 |
| AR | 1,114 | 100.0 | 54.1 | 35.3 | 28.5 | 33.3 | 14.9 | 5.8 | 1.3 | 28.0 |
| CA | 12,838 | 100.0 | 72.7 | 41.8 | 31.4 | 29.7 | 14.8 | 5.6 | 1.7 | 19.6 |
| CO | 1,945 | 100.0 | 77.1 | 41.7 | 39.1 | 30.3 | 17.1 | 5.3 | 0.7 | 14.1 |
| CT | 1,240 | 100.0 | 76.4 | 50.2 | 43.7 | 32.4 | 23.4 | 8.5 | 1.6 | 14.3 |
| DE | 339 | 100.0 | 75.5 | 45.1 | 43.1 | 33.0 | 16.7 | 4.4 | 2.8 | 14.8 |
| DC | 293 | 100.0 | 72.6 | 30.7 | 25.2 | 17.3 | 23.9 | 4.6 | 1.6 | 20.1 |
| FL | 7,473 | 100.0 | 68.1 | 38.6 | 27.4 | 30.1 | 11.8 | 4.5 | 1.2 | 22.3 |
| GA | 3,710 | 100.0 | 58.9 | 29.7 | 29.0 | 29.2 | 14.7 | 5.4 | 2.1 | 28.2 |
| HI | 453 | 100.0 | 76.5 | 40.5 | 29.0 | 20.5 | 10.4 | 8.5 | 1.4 | 16.6 |
| ID | 611 | 100.0 | 68.9 | 37.2 | 38.8 | 38.9 | 19.7 | 11.8 | 2.3 | 13.2 |
| IL | 4,465 | 100.0 | 73.6 | 49.4 | 39.7 | 33.2 | 19.6 | 5.5 | 2.4 | 16.2 |
| IN | 2,501 | 100.0 | 68.3 | 48.0 | 41.6 | 35.7 | 19.2 | 8.3 | 3.1 | 17.0 |
| IA | 1,161 | 100.0 | 73.8 | 44.8 | 36.4 | 33.8 | 19.9 | 9.8 | 2.6 | 13.8 |
| KS | 1,090 | 100.0 | 63.5 | 39.9 | 31.9 | 28.9 | 21.4 | 6.1 | 0.4 | 21.5 |
| KY | 1,736 | 100.0 | 55.5 | 35.7 | 29.2 | 28.8 | 16.0 | 7.9 | 3.3 | 26.1 |
| LA | 1,812 | 100.0 | 48.9 | 25.3 | 22.0 | 20.6 | 10.4 | 5.9 | 3.4 | 37.2 |
| ME | 505 | 100.0 | 67.8 | 34.6 | 37.5 | 36.2 | 23.3 | 7.1 | 1.7 | 18.4 |
| MD | 2,026 | 100.0 | 73.4 | 46.7 | 37.1 | 37.1 | 18.7 | 9.7 | 2.4 | 13.0 |
| MA | 2,330 | 100.0 | 81.5 | 51.6 | 38.8 | 35.6 | 19.0 | 4.6 | 1.2 | 13.5 |
| MI | 3,740 | 100.0 | 71.0 | 43.9 | 37.6 | 34.9 | 17.6 | 6.4 | 2.7 | 16.6 |
| MN | 2,215 | 100.0 | 79.5 | 52.4 | 43.3 | 43.1 | 21.8 | 11.9 | 2.6 | 8.1 |
| MS | 1,112 | 100.0 | 42.0 | 28.8 | 19.3 | 25.2 | 10.2 | 4.7 | 2.9 | 37.7 |
| MO | 2,240 | 100.0 | 68.5 | 45.8 | 33.1 | 32.8 | 16.7 | 8.2 | 3.9 | 17.7 |
| MT | 414 | 100.0 | 74.0 | 33.7 | 31.3 | 29.7 | 14.6 | 9.8 | 1.7 | 15.2 |
| NE | 716 | 100.0 | 72.4 | 45.1 | 35.0 | 39.3 | 23.9 | 16.4 | 3.2 | 13.4 |
| NV | 1,007 | 100.0 | 74.2 | 31.6 | 36.5 | 34.7 | 14.2 | 6.7 | 1.8 | 19.6 |
| NH | 485 | 100.0 | 76.4 | 46.2 | 43.8 | 43.1 | 21.5 | 4.7 | 1.7 | 14.0 |
| NJ | 3,135 | 100.0 | 77.6 | 57.1 | 35.5 | 25.6 | 16.0 | 7.0 | 1.2 | 17.5 |
| NM | 803 | 100.0 | 57.7 | 30.2 | 29.5 | 29.1 | 13.2 | 6.8 | 2.0 | 28.1 |
| NY | 6,981 | 100.0 | 68.0 | 42.2 | 25.7 | 24.6 | 16.1 | 7.2 | 1.1 | 23.0 |
| NC | 3,756 | 100.0 | 60.0 | 36.8 | 32.0 | 29.9 | 13.4 | 6.9 | 2.8 | 25.4 |
| ND | 313 | 100.0 | 67.1 | 38.1 | 31.6 | 32.5 | 23.8 | 13.7 | 2.7 | 20.5 |
| OH | 4,160 | 100.0 | 66.3 | 44.8 | 36.4 | 35.1 | 22.1 | 5.8 | 2.6 | 20.4 |

F.2 Use of Mainstream Credit Products by State, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Credit card (Percent) | Store credit card (Percent) | Mortgage, home equity loan, or HELOC (Percent) | Auto loan (Percent) | Student loan (Percent) | Bank personal loan (Percent) | Other mainstream nonbank (Percent) | No mainstream credit (Percent) |
|-----------|------------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|------------------------|------------------------------|------------------------------------|--------------------------------|
| OK | 1,456 | 100.0 | 65.2 | 36.1 | 35.6 | 36.2 | 16.1 | 6.3 | 3.8 | 20.0 |
| OR | 1,478 | 100.0 | 76.4 | 35.7 | 37.6 | 34.0 | 20.4 | 12.4 | 2.7 | 13.1 |
| PA | 4,761 | 100.0 | 73.4 | 50.9 | 40.1 | 38.6 | 20.6 | 9.3 | 1.9 | 15.3 |
| RI | 395 | 100.0 | 73.3 | 46.5 | 33.0 | 26.0 | 15.4 | 3.4 | - | 19.0 |
| SC | 1,918 | 100.0 | 62.8 | 41.4 | 35.8 | 30.9 | 16.4 | 5.5 | 3.9 | 22.8 |
| SD | 309 | 100.0 | 68.0 | 37.2 | 34.2 | 35.2 | 22.0 | 12.5 | 2.1 | 16.4 |
| TN | 2,398 | 100.0 | 60.3 | 40.6 | 33.0 | 37.6 | 17.4 | 8.8 | 2.3 | 22.9 |
| TX | 9,451 | 100.0 | 61.9 | 37.3 | 29.6 | 33.8 | 15.0 | 6.0 | 1.8 | 24.0 |
| UT | 939 | 100.0 | 78.0 | 42.9 | 43.0 | 44.0 | 19.1 | 12.6 | 2.5 | 9.6 |
| VT | 241 | 100.0 | 72.8 | 35.2 | 32.9 | 35.1 | 19.5 | 8.0 | 1.0 | 14.5 |
| VA | 2,908 | 100.0 | 78.1 | 44.5 | 46.6 | 37.9 | 16.4 | 7.7 | 2.4 | 11.2 |
| WA | 2,681 | 100.0 | 78.3 | 37.8 | 42.8 | 36.7 | 19.2 | 8.3 | 2.1 | 12.6 |
| WV | 678 | 100.0 | 56.8 | 36.9 | 28.7 | 31.2 | 12.8 | 5.1 | 2.0 | 26.2 |
| WI | 2,201 | 100.0 | 72.1 | 48.8 | 36.7 | 33.4 | 17.2 | 7.5 | 2.1 | 15.2 |
| WY | 228 | 100.0 | 64.1 | 31.5 | 32.5 | 34.9 | 11.2 | 10.5 | 2.7 | 22.6 |

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.3 Use of Mainstream Credit Products by MSA, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Credit card (Percent) | Store credit card (Percent) | Mortgage, home equity loan, or HELOC (Percent) | Auto loan (Percent) | Student loan (Percent) | Bank personal loan (Percent) | Other mainstream nonbank (Percent) | No mainstream credit (Percent) |
|---|------------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|------------------------|------------------------------|------------------------------------|--------------------------------|
| All | 115,124 | 100.0 | 68.7 | 41.6 | 33.8 | 32.3 | 16.6 | 6.9 | 2.1 | 19.7 |
| MSA | | | | | | | | | | |
| Albuquerque, NM | 382 | 100.0 | 64.9 | 36.0 | 36.5 | 37.5 | 18.4 | 7.5 | 2.0 | 23.1 |
| Atlanta-Sandy Springs-Roswell, GA~ | 2,100 | 100.0 | 61.3 | 32.7 | 30.0 | 30.6 | 16.4 | 5.1 | 1.3 | 25.7 |
| Austin-Round Rock, TX | 695 | 100.0 | 74.7 | 39.8 | 34.0 | 34.8 | 20.8 | 6.2 | 0.7 | 15.1 |
| Baltimore-Columbia-Towson, MD | 936 | 100.0 | 72.5 | 47.3 | 33.7 | 40.0 | 19.8 | 10.5 | 2.5 | 16.0 |
| Baton Rouge, LA | 325 | 100.0 | 49.8 | 28.5 | 33.0 | 26.0 | 6.7 | 6.1 | 3.8 | 33.5 |
| Billings, MT~ | 63 | 100.0 | 79.5 | 38.4 | 26.7 | 27.4 | 12.4 | 3.1 | - | 10.6 |
| Birmingham-Hoover, AL | 410 | 100.0 | 53.0 | 26.6 | 25.4 | 24.0 | 12.0 | 7.9 | 3.0 | 36.2 |
| Boise City, ID | 227 | 100.0 | 73.6 | 42.4 | 46.5 | 42.7 | 22.7 | 10.7 | 0.5 | 8.9 |
| Boston-Cambridge-Newton, MA-NH~ | 1,613 | 100.0 | 80.3 | 51.0 | 40.9 | 37.8 | 22.2 | 5.2 | 1.4 | 14.2 |
| Burlington-South Burlington, VT~ | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Charlotte-Concord-Gastonia, NC-SC~ | 982 | 100.0 | 67.0 | 41.7 | 41.5 | 36.8 | 16.8 | 8.1 | 4.4 | 17.5 |
| Chicago-Naperville-Elgin, IL-IN-WI | 3,134 | 100.0 | 76.0 | 50.6 | 38.6 | 30.5 | 19.4 | 2.5 | 1.2 | 16.4 |
| Cincinnati, OH-KY-IN~ | 728 | 100.0 | 63.6 | 38.7 | 42.7 | 38.7 | 23.4 | 6.2 | 2.7 | 21.8 |
| Cleveland-Elyria, OH | 833 | 100.0 | 69.4 | 48.5 | 36.8 | 37.1 | 21.3 | 9.4 | 2.1 | 20.5 |
| Columbus, OH~ | 679 | 100.0 | 69.4 | 40.9 | 39.0 | 37.5 | 23.0 | 5.9 | 3.6 | 19.2 |
| Dallas-Fort Worth-Arlington, TX~ | 2,447 | 100.0 | 66.9 | 41.3 | 32.3 | 33.3 | 17.0 | 6.0 | 1.5 | 21.2 |
| Denver-Aurora-Lakewood, CO | 1,071 | 100.0 | 78.8 | 41.3 | 35.4 | 25.7 | 18.3 | 4.3 | - | 14.4 |
| Detroit-Warren-Dearborn, MI | 1,684 | 100.0 | 72.2 | 50.5 | 39.1 | 34.5 | 17.2 | 4.9 | 2.5 | 16.1 |
| Fargo, ND-MN | 75 | 100.0 | 74.5 | 50.2 | 39.0 | 40.8 | 27.2 | 12.8 | 4.3 | 14.1 |
| Greenville-Anderson-Mauldin, SC~ | 439 | 100.0 | 74.3 | 54.1 | 40.3 | 26.8 | 13.3 | 4.3 | 7.6 | 14.9 |
| Hartford-West Hartford-East Hartford, CT~ | 471 | 100.0 | 69.8 | 50.1 | 47.3 | 29.6 | 20.8 | 11.8 | 3.2 | 16.7 |
| Houston-The Woodlands-Sugar Land, TX~ | 2,372 | 100.0 | 65.1 | 42.0 | 33.9 | 35.3 | 15.7 | 6.2 | 2.5 | 24.2 |
| Huntington-Ashland, WV-KY-OH~ | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |

F.3 Use of Mainstream Credit Products by MSA, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Credit card (Percent) | Store credit card (Percent) | Mortgage, home equity loan, or HELOC (Percent) | Auto loan (Percent) | Student loan (Percent) | Bank personal loan (Percent) | Other mainstream nonbank (Percent) | No mainstream credit (Percent) |
|---|------------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|------------------------|------------------------------|------------------------------------|--------------------------------|
| Indianapolis-Carmel-Anderson, IN~ | 861 | 100.0 | 77.3 | 50.1 | 47.2 | 43.5 | 25.8 | 6.0 | 1.2 | 11.4 |
| Jackson, MS~ | 258 | 100.0 | 41.5 | 20.5 | 18.0 | 19.1 | 12.3 | 3.0 | 1.0 | 40.1 |
| Kansas City, MO-KS~ | 730 | 100.0 | 72.9 | 48.5 | 37.0 | 40.3 | 21.4 | 8.0 | 5.6 | 11.7 |
| Knoxville, TN~ | 374 | 100.0 | 53.8 | 32.2 | 31.3 | 41.5 | 17.2 | 7.7 | 4.5 | 24.7 |
| Las Vegas-Henderson-Paradise, NV | 763 | 100.0 | 75.0 | 28.9 | 36.7 | 33.4 | 15.1 | 4.9 | 2.0 | 19.1 |
| Little Rock-North Little Rock-Conway, AR | 317 | 100.0 | 58.0 | 40.6 | 39.2 | 37.8 | 22.4 | 6.0 | 1.0 | 22.0 |
| Los Angeles-Long Beach-Anaheim, CA | 4,065 | 100.0 | 72.1 | 41.9 | 28.3 | 27.0 | 16.7 | 4.4 | 1.1 | 21.2 |
| Louisville/Jefferson County, KY-IN~ | 603 | 100.0 | 69.6 | 49.4 | 38.2 | 33.0 | 19.9 | 7.6 | 3.5 | 15.5 |
| Manchester-Nashua, NH~ | 149 | 100.0 | 70.0 | 36.5 | 44.7 | 37.8 | 14.2 | 3.4 | 2.0 | 21.8 |
| Memphis, TN-MS-AR~ | 535 | 100.0 | 46.9 | 32.1 | 29.6 | 32.9 | 17.9 | 6.9 | 1.1 | 33.8 |
| Miami-Fort Lauderdale-West Palm Beach, FL | 2,010 | 100.0 | 58.5 | 32.3 | 19.6 | 24.7 | 12.8 | 2.8 | 1.2 | 30.9 |
| Milwaukee-Waukesha-West Allis, WI | 534 | 100.0 | 73.8 | 59.0 | 40.6 | 34.2 | 14.9 | 3.8 | 0.9 | 15.9 |
| Minneapolis-St. Paul-Bloomington, MN-WI~ | 1,426 | 100.0 | 85.5 | 51.9 | 42.2 | 44.6 | 23.4 | 11.1 | 1.4 | 6.0 |
| Nashville-Davidson-Murfreesboro-Franklin, TN~ | 562 | 100.0 | 68.0 | 38.9 | 38.3 | 39.1 | 21.7 | 11.8 | 1.2 | 16.1 |
| New Orleans-Metairie, LA~ | 484 | 100.0 | 53.4 | 24.1 | 22.6 | 18.5 | 17.1 | 5.1 | 2.8 | 36.5 |
| New York-Newark-Jersey City, NY-NJ-PA~ | 6,929 | 100.0 | 71.4 | 47.2 | 24.8 | 17.9 | 13.7 | 7.0 | 1.2 | 22.9 |
| Oklahoma City, OK | 479 | 100.0 | 75.9 | 43.1 | 44.9 | 37.1 | 17.5 | 6.2 | 3.3 | 15.1 |
| Omaha-Council Bluffs, NE-IA | 394 | 100.0 | 79.4 | 48.8 | 37.0 | 45.2 | 25.9 | 12.8 | 4.2 | 8.9 |
| Orlando-Kissimmee-Sanford, FL | 1,022 | 100.0 | 70.8 | 35.0 | 25.6 | 29.0 | 13.4 | 1.8 | 1.3 | 21.5 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | 2,235 | 100.0 | 77.6 | 51.0 | 44.8 | 38.4 | 19.4 | 8.1 | 2.0 | 12.9 |
| Phoenix-Mesa-Scottsdale, AZ | 1,498 | 100.0 | 70.7 | 37.6 | 36.7 | 33.2 | 21.7 | 6.3 | 1.5 | 15.9 |
| Pittsburgh, PA | 935 | 100.0 | 74.8 | 63.8 | 43.2 | 41.6 | 26.4 | 13.7 | 2.5 | 11.3 |

F.3 Use of Mainstream Credit Products by MSA, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Credit card (Percent) | Store credit card (Percent) | Mortgage, home equity loan, or HELOC (Percent) | Auto loan (Percent) | Student loan (Percent) | Bank personal loan (Percent) | Other mainstream nonbank (Percent) | No mainstream credit (Percent) |
|---|------------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|------------------------|------------------------------|------------------------------------|--------------------------------|
| Portland-South Portland, ME~ | 175 | 100.0 | 73.8 | 38.3 | 47.0 | 42.6 | 24.9 | 6.8 | 1.8 | 14.9 |
| Portland-Vancouver-Hillsboro, OR-WA | 828 | 100.0 | 82.3 | 36.4 | 42.2 | 33.4 | 20.1 | 10.9 | 3.2 | 9.7 |
| Providence-Warwick, RI-MA~ | 523 | 100.0 | 74.9 | 48.7 | 32.4 | 25.8 | 16.1 | 3.9 | - | 18.7 |
| Riverside-San Bernardino-Ontario, CA | 1,327 | 100.0 | 63.4 | 42.6 | 32.2 | 31.5 | 14.2 | 5.6 | 0.4 | 25.7 |
| Sacramento-Roseville-Arden-Arcade, CA | 943 | 100.0 | 71.2 | 39.8 | 28.6 | 26.0 | 9.6 | 4.1 | 2.0 | 23.4 |
| St. Louis, MO-IL~ | 1,131 | 100.0 | 76.3 | 55.7 | 41.8 | 31.3 | 23.3 | 9.3 | 1.2 | 14.1 |
| Salisbury, MD-DE~ | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Salt Lake City, UT~ | 440 | 100.0 | 76.6 | 37.5 | 43.9 | 45.9 | 21.0 | 12.6 | 2.1 | 11.8 |
| San Antonio-New Braunfels, TX | 902 | 100.0 | 53.0 | 35.4 | 32.2 | 38.0 | 19.6 | 5.9 | 1.1 | 24.3 |
| San Diego-Carlsbad, CA | 1,371 | 100.0 | 76.4 | 40.4 | 37.6 | 41.1 | 13.7 | 7.6 | 2.1 | 11.0 |
| San Francisco-Oakland-Hayward, CA | 1,540 | 100.0 | 85.8 | 45.2 | 38.0 | 30.4 | 17.6 | 7.0 | 4.6 | 8.8 |
| San Jose-Sunnyvale-Santa Clara, CA | 566 | 100.0 | 90.1 | 47.8 | 39.5 | 37.9 | 9.6 | 12.2 | 1.8 | 5.1 |
| Seattle-Tacoma-Bellevue, WA | 1,454 | 100.0 | 81.0 | 37.3 | 41.4 | 38.0 | 20.0 | 6.3 | 2.4 | 12.0 |
| Sioux Falls, SD | 103 | 100.0 | 72.9 | 39.0 | 41.5 | 35.1 | 27.1 | 15.0 | 0.7 | 11.3 |
| Tampa-St. Petersburg-Clearwater, FL | 1,225 | 100.0 | 75.5 | 37.7 | 36.3 | 39.4 | 15.5 | 5.9 | 1.6 | 12.8 |
| Tulsa, OK | 417 | 100.0 | 66.3 | 38.7 | 34.3 | 40.5 | 19.2 | 3.8 | 4.5 | 15.4 |
| Urban Honolulu, HI | 328 | 100.0 | 74.5 | 40.3 | 27.5 | 17.3 | 10.3 | 8.3 | 1.0 | 17.6 |
| Virginia Beach-Norfolk-Newport News, VA-NC~ | 616 | 100.0 | 77.4 | 40.2 | 46.1 | 37.6 | 13.6 | 7.7 | 2.5 | 10.6 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV~ | 2,094 | 100.0 | 82.9 | 45.6 | 48.1 | 35.3 | 20.2 | 8.7 | 2.3 | 7.8 |
| Wichita, KS~ | 326 | 100.0 | 61.0 | 39.0 | 33.2 | 33.0 | 20.3 | 6.1 | - | 29.6 |
| Worcester, MA-CT~ | 364 | 100.0 | 84.6 | 51.7 | 38.3 | 46.1 | 26.1 | 1.2 | 1.2 | 7.7 |

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. ~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.4 Ownership of Credit Cards From Visa, MasterCard, American Express, or Discover by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--------------------------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 66.5 | 68.7 | (68.1, 69.3) | 2.2* | (1.4, 3.1) |
| Unbanked and underbanked | | | | | |
| Unbanked | 6.5 | 7.2 | (6.0, 8.6) | 0.7 | (-1.1, 2.4) |
| Banked: Underbanked | 57.8 | 60.0 | (58.7, 61.3) | 2.2* | (0.6, 3.9) |
| Banked: Fully banked | 74.6 | 76.3 | (75.6, 76.9) | 1.6* | (0.6, 2.6) |
| Banked: Underbanked status unknown | NA | NA | NA | NA | NA |
| Family income | | | | | |
| Less than \$15,000 | 30.8 | 31.3 | (29.8, 32.8) | 0.4 | (-1.7, 2.6) |
| \$15,000 to \$30,000 | 48.8 | 48.6 | (47.0, 50.2) | -0.2 | (-2.2, 1.9) |
| \$30,000 to \$50,000 | 63.6 | 64.1 | (63.0, 65.3) | 0.6 | (-1.1, 2.2) |
| \$50,000 to \$75,000 | 75.9 | 77.0 | (75.9, 78.1) | 1.1 | (-0.5, 2.7) |
| At least \$75,000 | 87.9 | 88.8 | (88.1, 89.5) | 0.9 | (-0.2, 1.9) |
| Education | | | | | |
| No high school diploma | 33.1 | 33.3 | (31.6, 35.0) | 0.1 | (-2.2, 2.5) |
| High school diploma | 55.4 | 57.7 | (56.6, 58.8) | 2.4* | (0.8, 3.9) |
| Some college | 67.1 | 68.4 | (67.5, 69.3) | 1.4 | (0.0, 2.7) |
| College degree | 85.0 | 86.0 | (85.3, 86.7) | 1.0* | (0.0, 2.0) |
| Age group | | | | | |
| 15 to 24 years | 51.2 | 56.1 | (53.5, 58.7) | 4.9* | (1.2, 8.5) |
| 25 to 34 years | 62.9 | 67.9 | (66.6, 69.2) | 5.0* | (3.1, 7.0) |
| 35 to 44 years | 65.9 | 69.1 | (67.8, 70.4) | 3.2* | (1.4, 5.1) |
| 45 to 54 years | 67.5 | 69.3 | (68.0, 70.5) | 1.8 | (0.0, 3.6) |
| 55 to 64 years | 69.3 | 69.6 | (68.5, 70.7) | 0.3 | (-1.3, 1.9) |
| 65 years or more | 69.7 | 70.6 | (69.6, 71.6) | 0.9 | (-0.6, 2.3) |
| Race/Ethnicity | | | | | |
| Black | 43.3 | 47.9 | (46.1, 49.7) | 4.6* | (2.2, 7.0) |
| Hispanic | 48.4 | 53.9 | (52.3, 55.6) | 5.5* | (3.1, 7.9) |
| Asian | 78.9 | 80.8 | (78.5, 82.9) | 2.0 | (-1.1, 5.0) |
| White | 73.9 | 75.3 | (74.6, 75.9) | 1.4* | (0.5, 2.3) |
| Other | 51.7 | 52.2 | (47.6, 56.7) | 0.5 | (-5.3, 6.3) |
| Disability status | | | | | |
| Disabled, age 25 to 64 | 40.1 | 43.1 | (41.4, 44.8) | 3.0* | (0.7, 5.3) |
| Not disabled, age 25 to 64 | 70.4 | 72.7 | (72.0, 73.4) | 2.3* | (1.3, 3.4) |
| Not applicable (not age 25 to 64) | 66.4 | 68.1 | (67.1, 69.0) | 1.7* | (0.3, 3.1) |
| Monthly income volatility | | | | | |
| Income was about the same each month | 67.5 | 69.2 | (68.5, 69.9) | 1.7* | (0.8, 2.6) |

F.4 Ownership of Credit Cards From Visa, MasterCard, American Express, or Discover by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|----------------|----------------|-------------------------------|------------------------|-------------------------------------|
| Income varied somewhat from month to month | 64.5 | 68.2 | (67.0, 69.4) | 3.7* | (1.8, 5.5) |
| Income varied a lot from month to month | 58.8 | 62.8 | (60.2, 65.3) | 4.0* | (0.6, 7.5) |
| Unknown | NA | NA | NA | NA | NA |
| Employment status | | | | | |
| Employed | 71.3 | 73.4 | (72.6, 74.1) | 2.1* | (1.1, 3.2) |
| Unemployed | 44.9 | 51.6 | (48.4, 54.9) | 6.8* | (2.2, 11.4) |
| Not in labor force | 60.1 | 61.9 | (61.0, 62.8) | 1.8* | (0.6, 3.1) |
| Homeownership | | | | | |
| Homeowner | 76.7 | 78.1 | (77.4, 78.7) | 1.4* | (0.4, 2.3) |
| Non-homeowner | 48.5 | 52.2 | (51.1, 53.2) | 3.6* | (2.3, 5.0) |
| Household type | | | | | |
| Married couple | 76.4 | 78.6 | (77.9, 79.3) | 2.3* | (1.2, 3.3) |
| Unmarried female-headed family | 48.4 | 51.7 | (50.0, 53.3) | 3.3* | (1.1, 5.5) |
| Unmarried male-headed family | 53.9 | 57.0 | (54.3, 59.6) | 3.1 | (-0.5, 6.6) |
| Female individual | 62.3 | 63.7 | (62.5, 64.9) | 1.4 | (-0.3, 3.1) |
| Male individual | 60.6 | 61.6 | (60.2, 62.9) | 0.9 | (-1.2, 3.1) |
| Other | NA | NA | NA | NA | NA |
| Nativity | | | | | |
| U.S.-born | 67.7 | 69.8 | (69.2, 70.4) | 2.1* | (1.1, 3.0) |
| Foreign-born citizen | 69.1 | 70.2 | (68.1, 72.2) | 1.1 | (-1.8, 4.0) |
| Foreign-born non-citizen | 48.2 | 53.3 | (51.1, 55.6) | 5.1* | (1.8, 8.4) |
| Spanish only language spoken | | | | | |
| Spanish is not only language spoken | 67.3 | 70.0 | (69.3, 70.6) | 2.6* | (1.8, 3.5) |
| Spanish is only language spoken | 28.5 | 36.4 | (33.3, 39.7) | 8.0* | (2.7, 13.2) |
| Metropolitan status | | | | | |
| Metropolitan area - principal city | 63.0 | 65.9 | (64.8, 67.1) | 2.9* | (1.3, 4.5) |
| Metropolitan area - balance | 72.2 | 74.7 | (73.8, 75.5) | 2.4* | (1.2, 3.6) |
| Not in metropolitan area | 56.3 | 59.3 | (57.8, 60.8) | 3.0* | (1.0, 5.0) |
| Not identified | 66.4 | 66.0 | (64.1, 67.9) | -0.3 | (-2.7, 2.0) |
| Geographic region | | | | | |
| Northeast | 71.5 | 73.2 | (71.8, 74.6) | 1.8 | (-0.1, 3.7) |
| Midwest | 70.2 | 70.8 | (69.6, 72.0) | 0.6 | (-1.1, 2.3) |
| South | 59.1 | 62.7 | (61.8, 63.7) | 3.6* | (2.2, 5.0) |
| West | 71.5 | 73.4 | (72.3, 74.5) | 1.9* | (0.2, 3.6) |

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.5 Applied for Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 13.9 | 14.1 | (13.8, 14.5) | 0.2 | (-0.3, 0.8) |
| Unbanked and underbanked | | | | | |
| Unbanked | 2.5 | 3.0 | (2.2, 3.9) | 0.5 | (-0.5, 1.6) |
| Banked: Underbanked | 17.8 | 18.0 | (17.1, 19.0) | 0.2 | (-1.1, 1.5) |
| Banked: Fully banked | 13.8 | 14.0 | (13.6, 14.5) | 0.2 | (-0.4, 0.8) |
| Banked: Underbanked status unknown | NA | NA | NA | NA | NA |
| Family income | | | | | |
| Less than \$15,000 | 6.0 | 6.5 | (5.8, 7.4) | 0.5 | (-0.6, 1.6) |
| \$15,000 to \$30,000 | 9.3 | 8.4 | (7.7, 9.1) | -0.9 | (-1.9, 0.1) |
| \$30,000 to \$50,000 | 12.1 | 11.6 | (10.8, 12.4) | -0.5 | (-1.6, 0.5) |
| \$50,000 to \$75,000 | 15.9 | 15.2 | (14.3, 16.2) | -0.7 | (-2.1, 0.7) |
| At least \$75,000 | 19.8 | 20.2 | (19.5, 20.9) | 0.4 | (-0.6, 1.5) |
| Education | | | | | |
| No high school diploma | 5.5 | 5.4 | (4.6, 6.3) | 0.0 | (-1.2, 1.1) |
| High school diploma | 10.3 | 10.2 | (9.5, 10.9) | -0.1 | (-1.1, 0.8) |
| Some college | 15.5 | 14.5 | (13.8, 15.3) | -1.0* | (-1.9, 0.0) |
| College degree | 17.9 | 18.9 | (18.2, 19.6) | 1.0 | (-0.1, 2.0) |
| Age group | | | | | |
| 15 to 24 years | 16.6 | 19.0 | (17.0, 21.2) | 2.4 | (-0.4, 5.1) |
| 25 to 34 years | 17.8 | 19.9 | (18.9, 21.1) | 2.1* | (0.6, 3.6) |
| 35 to 44 years | 16.9 | 16.9 | (15.9, 18.0) | 0.0 | (-1.4, 1.4) |
| 45 to 54 years | 15.8 | 16.1 | (15.1, 17.1) | 0.2 | (-1.0, 1.5) |
| 55 to 64 years | 12.7 | 12.4 | (11.6, 13.2) | -0.3 | (-1.5, 0.9) |
| 65 years or more | 7.9 | 7.4 | (6.9, 8.0) | -0.5 | (-1.3, 0.3) |
| Race/Ethnicity | | | | | |
| Black | 10.0 | 10.2 | (9.3, 11.3) | 0.2 | (-1.2, 1.7) |
| Hispanic | 11.5 | 12.3 | (11.2, 13.6) | 0.8 | (-0.8, 2.4) |
| Asian | 17.3 | 20.7 | (18.8, 22.7) | 3.4* | (0.5, 6.3) |
| White | 14.9 | 14.8 | (14.4, 15.3) | -0.1 | (-0.7, 0.6) |
| Other | 12.6 | 12.6 | (10.0, 15.9) | 0.0 | (-4.3, 4.3) |
| Disability status | | | | | |
| Disabled, age 25 to 64 | 11.3 | 11.3 | (10.2, 12.5) | 0.0 | (-1.5, 1.6) |
| Not disabled, age 25 to 64 | 16.4 | 16.9 | (16.4, 17.4) | 0.5 | (-0.2, 1.2) |
| Not applicable (not age 25 to 64) | 9.4 | 9.4 | (8.8, 10.0) | 0.0 | (-0.9, 0.8) |
| Monthly income volatility | | | | | |
| Income was about the same each month | 13.0 | 13.1 | (12.7, 13.5) | 0.0 | (-0.5, 0.6) |
| Income varied somewhat from month to month | 16.3 | 18.0 | (17.1, 18.9) | 1.7* | (0.3, 3.0) |
| Income varied a lot from month to month | 19.2 | 17.9 | (15.8, 20.2) | -1.4 | (-4.1, 1.4) |
| Unknown | NA | NA | NA | NA | NA |
| Employment status | | | | | |
| Employed | 17.1 | 17.6 | (17.1, 18.1) | 0.5 | (-0.2, 1.2) |
| Unemployed | 11.9 | 15.6 | (13.0, 18.6) | 3.7* | (0.2, 7.2) |
| Not in labor force | 8.6 | 8.0 | (7.5, 8.5) | -0.6 | (-1.3, 0.1) |

F.5 Applied for Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Homeownership | | | | | |
| Homeowner | 14.5 | 14.7 | (14.2, 15.2) | 0.2 | (-0.5, 0.8) |
| Non-homeowner | 12.9 | 13.2 | (12.6, 13.9) | 0.4 | (-0.6, 1.3) |
| Household type | | | | | |
| Married couple | 15.9 | 15.8 | (15.2, 16.4) | -0.1 | (-0.9, 0.7) |
| Unmarried female-headed family | 12.4 | 13.2 | (12.1, 14.4) | 0.8 | (-0.8, 2.5) |
| Unmarried male-headed family | 12.4 | 14.8 | (12.9, 16.8) | 2.3 | (-0.2, 4.9) |
| Female individual | 10.7 | 11.0 | (10.3, 11.8) | 0.3 | (-0.8, 1.4) |
| Male individual | 13.2 | 13.4 | (12.4, 14.4) | 0.1 | (-1.2, 1.5) |
| Other | NA | NA | NA | NA | NA |
| Nativity | | | | | |
| U.S.-born | 14.1 | 14.0 | (13.6, 14.4) | -0.1 | (-0.7, 0.4) |
| Foreign-born citizen | 13.4 | 15.1 | (13.6, 16.8) | 1.7 | (-0.3, 3.8) |
| Foreign-born non-citizen | 11.8 | 15.0 | (13.5, 16.6) | 3.2* | (0.9, 5.5) |
| Spanish only language spoken | | | | | |
| Spanish is not only language spoken | 14.0 | 14.4 | (14.0, 14.7) | 0.3 | (-0.2, 0.8) |
| Spanish is only language spoken | 7.5 | 8.5 | (6.9, 10.5) | 1.1 | (-1.8, 4.0) |
| Metropolitan status | | | | | |
| Metropolitan area - principal city | 14.4 | 14.9 | (14.1, 15.8) | 0.5 | (-0.7, 1.8) |
| Metropolitan area - balance | 14.8 | 15.3 | (14.7, 16.0) | 0.6 | (-0.2, 1.4) |
| Not in metropolitan area | 10.8 | 9.8 | (8.9, 10.7) | -1.0 | (-2.1, 0.1) |
| Not identified | 13.5 | 13.2 | (12.2, 14.3) | -0.2 | (-1.7, 1.2) |
| Geographic region | | | | | |
| Northeast | 14.6 | 14.9 | (13.9, 15.9) | 0.2 | (-1.1, 1.5) |
| Midwest | 14.3 | 14.8 | (13.8, 15.8) | 0.5 | (-0.9, 1.8) |
| South | 12.4 | 12.2 | (11.7, 12.9) | -0.1 | (-0.9, 0.7) |
| West | 15.6 | 16.2 | (15.4, 17.1) | 0.6 | (-0.6, 1.8) |

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills.* indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.6 Denied Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 2.8 | 2.8 | (2.6, 2.9) | 0.0 | (-0.3, 0.2) |
| Unbanked and underbanked | | | | | |
| Unbanked | 1.5 | 1.7 | (1.2, 2.4) | 0.2 | (-0.6, 0.9) |
| Banked: Underbanked | 5.8 | 6.2 | (5.5, 6.8) | 0.4 | (-0.5, 1.2) |
| Banked: Fully banked | 2.0 | 1.9 | (1.8, 2.1) | -0.1 | (-0.3, 0.1) |
| Banked: Underbanked status unknown | NA | NA | NA | NA | NA |
| Family income | | | | | |
| Less than \$15,000 | 2.5 | 2.4 | (1.9, 3.0) | -0.1 | (-0.8, 0.5) |
| \$15,000 to \$30,000 | 3.3 | 3.1 | (2.6, 3.6) | -0.2 | (-0.9, 0.5) |
| \$30,000 to \$50,000 | 3.1 | 3.1 | (2.6, 3.5) | -0.1 | (-0.7, 0.5) |
| \$50,000 to \$75,000 | 3.2 | 2.9 | (2.5, 3.3) | -0.4 | (-1.0, 0.2) |
| At least \$75,000 | 2.1 | 2.5 | (2.2, 2.8) | 0.4 | (0.0, 0.8) |
| Education | | | | | |
| No high school diploma | 1.9 | 1.5 | (1.2, 2.0) | -0.4 | (-1.0, 0.2) |
| High school diploma | 2.7 | 2.1 | (1.8, 2.4) | -0.6* | (-1.1, -0.1) |
| Some college | 3.7 | 3.8 | (3.4, 4.3) | 0.2 | (-0.4, 0.7) |
| College degree | 2.4 | 2.7 | (2.4, 3.0) | 0.3 | (-0.1, 0.8) |
| Age group | | | | | |
| 15 to 24 years | 5.4 | 5.5 | (4.4, 6.8) | 0.1 | (-1.6, 1.8) |
| 25 to 34 years | 4.3 | 4.1 | (3.6, 4.8) | -0.2 | (-1.0, 0.7) |
| 35 to 44 years | 3.7 | 3.5 | (3.0, 4.0) | -0.2 | (-1.0, 0.5) |
| 45 to 54 years | 2.9 | 3.5 | (3.1, 4.0) | 0.6* | (0.0, 1.2) |
| 55 to 64 years | 2.2 | 2.1 | (1.8, 2.5) | 0.0 | (-0.5, 0.5) |
| 65 years or more | 0.9 | 0.7 | (0.5, 0.9) | -0.2 | (-0.5, 0.1) |
| Race/Ethnicity | | | | | |
| Black | 2.8 | 3.9 | (3.2, 4.6) | 1.0* | (0.2, 1.8) |
| Hispanic | 3.6 | 3.2 | (2.7, 3.8) | -0.4 | (-1.3, 0.5) |
| Asian | 2.9 | 2.7 | (1.9, 3.7) | -0.2 | (-1.4, 1.0) |
| White | 2.6 | 2.4 | (2.2, 2.6) | -0.2 | (-0.5, 0.1) |
| Other | 3.0 | 4.4 | (2.9, 6.7) | 1.5 | (-0.8, 3.7) |
| Disability status | | | | | |
| Disabled, age 25 to 64 | 3.7 | 3.7 | (3.1, 4.4) | 0.0 | (-0.8, 0.9) |
| Not disabled, age 25 to 64 | 3.2 | 3.2 | (3.0, 3.5) | 0.1 | (-0.3, 0.4) |
| Not applicable (not age 25 to 64) | 1.7 | 1.5 | (1.3, 1.8) | -0.2 | (-0.5, 0.2) |
| Monthly income volatility | | | | | |
| Income was about the same each month | 2.2 | 2.3 | (2.1, 2.5) | 0.1 | (-0.2, 0.4) |
| Income varied somewhat from month to month | 4.1 | 4.1 | (3.6, 4.6) | 0.0 | (-0.8, 0.7) |
| Income varied a lot from month to month | 6.6 | 5.5 | (4.4, 6.8) | -1.2 | (-3.0, 0.7) |
| Unknown | NA | NA | NA | NA | NA |

F.6 Denied Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|----------------|----------------|-------------------------------|------------------------|-------------------------------------|
| Employment status | | | | | |
| Employed | 3.2 | 3.3 | (3.1, 3.6) | 0.1 | (-0.2, 0.5) |
| Unemployed | 5.6 | 6.0 | (4.5, 8.0) | 0.4 | (-2.0, 2.7) |
| Not in labor force | 1.8 | 1.5 | (1.3, 1.7) | -0.3 | (-0.6, 0.0) |
| Homeownership | | | | | |
| Homeowner | 2.0 | 2.0 | (1.8, 2.2) | 0.0 | (-0.2, 0.3) |
| Non-homeowner | 4.2 | 4.1 | (3.7, 4.5) | -0.1 | (-0.6, 0.4) |
| Household type | | | | | |
| Married couple | 2.5 | 2.4 | (2.2, 2.7) | -0.1 | (-0.4, 0.3) |
| Unmarried female-headed family | 3.8 | 4.2 | (3.6, 4.8) | 0.4 | (-0.5, 1.3) |
| Unmarried male-headed family | 3.5 | 4.0 | (3.0, 5.3) | 0.4 | (-1.0, 1.8) |
| Female individual | 2.1 | 2.3 | (1.9, 2.7) | 0.1 | (-0.4, 0.7) |
| Male individual | 3.3 | 2.9 | (2.5, 3.4) | -0.4 | (-1.1, 0.3) |
| Other | NA | NA | NA | NA | NA |
| Nativity | | | | | |
| U.S.-born | 2.8 | 2.6 | (2.5, 2.8) | -0.1 | (-0.4, 0.2) |
| Foreign-born citizen | 2.5 | 2.8 | (2.2, 3.6) | 0.3 | (-0.7, 1.3) |
| Foreign-born non-citizen | 3.5 | 4.2 | (3.3, 5.1) | 0.7 | (-0.5, 1.9) |
| Spanish only language spoken | | | | | |
| Spanish is not only language spoken | 2.8 | 2.7 | (2.6, 2.9) | 0.0 | (-0.3, 0.2) |
| Spanish is only language spoken | 3.3 | 3.1 | (2.1, 4.4) | -0.3 | (-2.1, 1.5) |
| Metropolitan status | | | | | |
| Metropolitan area - principal city | 3.2 | 3.3 | (3.0, 3.7) | 0.2 | (-0.4, 0.7) |
| Metropolitan area - balance | 2.6 | 2.7 | (2.4, 3.0) | 0.1 | (-0.3, 0.4) |
| Not in metropolitan area | 2.4 | 1.6 | (1.3, 1.9) | -0.8* | (-1.3, -0.3) |
| Not identified | 2.9 | 2.9 | (2.4, 3.4) | 0.0 | (-0.8, 0.7) |
| Geographic region | | | | | |
| Northeast | 2.7 | 2.4 | (2.0, 2.8) | -0.3 | (-0.9, 0.3) |
| Midwest | 2.6 | 2.8 | (2.5, 3.2) | 0.3 | (-0.3, 0.8) |
| South | 2.7 | 2.6 | (2.3, 2.9) | -0.1 | (-0.5, 0.3) |
| West | 3.3 | 3.3 | (2.9, 3.7) | 0.0 | (-0.5, 0.6) |

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.7 Felt Discouraged About Applying for Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 6.1 | 5.6 | (5.4, 5.9) | -0.5* | (-0.9, -0.1) |
| Unbanked and underbanked | | | | | |
| Unbanked | 10.7 | 8.5 | (7.3, 9.8) | -2.2* | (-4.2, -0.3) |
| Banked: Underbanked | 13.3 | 13.2 | (12.4, 14.2) | -0.1 | (-1.4, 1.2) |
| Banked: Fully banked | 3.5 | 3.3 | (3.1, 3.5) | -0.3 | (-0.6, 0.0) |
| Banked: Underbanked status unknown | NA | NA | NA | NA | NA |
| Family income | | | | | |
| Less than \$15,000 | 9.5 | 8.5 | (7.6, 9.6) | -1.0 | (-2.3, 0.4) |
| \$15,000 to \$30,000 | 8.7 | 7.3 | (6.6, 8.0) | -1.4* | (-2.5, -0.3) |
| \$30,000 to \$50,000 | 6.4 | 7.0 | (6.4, 7.7) | 0.6 | (-0.3, 1.5) |
| \$50,000 to \$75,000 | 5.6 | 5.4 | (4.8, 5.9) | -0.3 | (-1.1, 0.5) |
| At least \$75,000 | 3.3 | 3.1 | (2.8, 3.5) | -0.1 | (-0.6, 0.3) |
| Education | | | | | |
| No high school diploma | 7.0 | 6.2 | (5.4, 7.1) | -0.8 | (-2.0, 0.5) |
| High school diploma | 7.3 | 5.7 | (5.3, 6.2) | -1.5* | (-2.3, -0.8) |
| Some college | 7.1 | 7.3 | (6.7, 7.8) | 0.1 | (-0.6, 0.9) |
| College degree | 4.0 | 4.0 | (3.7, 4.4) | 0.0 | (-0.5, 0.5) |
| Age group | | | | | |
| 15 to 24 years | 10.2 | 9.8 | (8.4, 11.5) | -0.4 | (-2.6, 1.9) |
| 25 to 34 years | 9.3 | 9.2 | (8.4, 10.1) | -0.1 | (-1.4, 1.1) |
| 35 to 44 years | 7.3 | 7.3 | (6.6, 8.1) | 0.0 | (-1.0, 1.1) |
| 45 to 54 years | 6.9 | 6.2 | (5.7, 6.8) | -0.7 | (-1.6, 0.1) |
| 55 to 64 years | 4.9 | 4.1 | (3.6, 4.7) | -0.8* | (-1.5, -0.1) |
| 65 years or more | 2.4 | 1.9 | (1.6, 2.2) | -0.5* | (-0.9, 0.0) |
| Race/Ethnicity | | | | | |
| Black | 10.7 | 10.1 | (9.2, 11.2) | -0.5 | (-2.1, 1.0) |
| Hispanic | 8.7 | 7.0 | (6.2, 8.0) | -1.6* | (-3.0, -0.3) |
| Asian | 4.4 | 3.9 | (3.1, 5.0) | -0.4 | (-1.8, 0.9) |
| White | 4.7 | 4.5 | (4.2, 4.8) | -0.3 | (-0.6, 0.1) |
| Other | 9.6 | 7.5 | (5.4, 10.2) | -2.1 | (-5.4, 1.2) |
| Disability status | | | | | |
| Disabled, age 25 to 64 | 11.3 | 9.0 | (7.9, 10.1) | -2.4* | (-3.9, -0.8) |
| Not disabled, age 25 to 64 | 6.4 | 6.3 | (5.9, 6.6) | -0.2 | (-0.6, 0.3) |
| Not applicable (not age 25 to 64) | 3.8 | 3.3 | (2.9, 3.6) | -0.5 | (-1.0, 0.0) |
| Monthly income volatility | | | | | |
| Income was about the same each month | 4.8 | 4.6 | (4.4, 4.9) | -0.2 | (-0.6, 0.2) |
| Income varied somewhat from month to month | 9.1 | 8.5 | (7.8, 9.3) | -0.6 | (-1.7, 0.5) |
| Income varied a lot from month to month | 15.4 | 11.4 | (9.9, 13.1) | -4.0* | (-6.5, -1.4) |
| Unknown | NA | NA | NA | NA | NA |

F.7 Felt Discouraged About Applying for Credit Card or Bank Personal Loan by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|----------------|----------------|-------------------------------|------------------------|-------------------------------------|
| Employment status | | | | | |
| Employed | 6.6 | 6.4 | (6.0, 6.7) | -0.2 | (-0.7, 0.3) |
| Unemployed | 13.2 | 13.6 | (11.2, 16.5) | 0.4 | (-3.2, 4.0) |
| Not in labor force | 4.7 | 3.6 | (3.3, 4.0) | -1.0* | (-1.6, -0.5) |
| Homeownership | | | | | |
| Homeowner | 3.7 | 3.5 | (3.3, 3.8) | -0.1 | (-0.4, 0.2) |
| Non-homeowner | 10.3 | 9.2 | (8.7, 9.8) | -1.1* | (-1.9, -0.2) |
| Household type | | | | | |
| Married couple | 4.4 | 4.2 | (3.9, 4.5) | -0.2 | (-0.7, 0.2) |
| Unmarried female-headed family | 11.6 | 9.8 | (8.9, 10.8) | -1.9* | (-3.3, -0.4) |
| Unmarried male-headed family | 9.6 | 8.4 | (7.1, 9.9) | -1.2 | (-3.3, 0.9) |
| Female individual | 5.7 | 5.6 | (5.0, 6.2) | 0.0 | (-0.9, 0.8) |
| Male individual | 6.2 | 5.8 | (5.2, 6.4) | -0.5 | (-1.3, 0.4) |
| Other | NA | NA | NA | NA | NA |
| Nativity | | | | | |
| U.S.-born | 6.0 | 5.6 | (5.4, 5.9) | -0.4* | (-0.8, 0.0) |
| Foreign-born citizen | 5.5 | 4.9 | (4.1, 5.7) | -0.6 | (-1.8, 0.5) |
| Foreign-born non-citizen | 7.3 | 6.1 | (5.0, 7.3) | -1.2 | (-2.7, 0.4) |
| Spanish only language spoken | | | | | |
| Spanish is not only language spoken | 6.1 | 5.6 | (5.3, 5.8) | -0.5* | (-0.9, -0.1) |
| Spanish is only language spoken | 6.3 | 6.1 | (4.8, 7.8) | -0.1 | (-2.6, 2.3) |
| Metropolitan status | | | | | |
| Metropolitan area - principal city | 7.6 | 6.6 | (6.1, 7.1) | -1.1* | (-1.9, -0.2) |
| Metropolitan area - balance | 5.6 | 5.1 | (4.7, 5.5) | -0.5* | (-1.0, 0.0) |
| Not in metropolitan area | 4.9 | 4.4 | (3.9, 5.1) | -0.4 | (-1.4, 0.5) |
| Not identified | 5.8 | 6.2 | (5.5, 7.1) | 0.4 | (-0.5, 1.4) |
| Geographic region | | | | | |
| Northeast | 5.9 | 5.4 | (4.7, 6.1) | -0.6 | (-1.5, 0.4) |
| Midwest | 5.4 | 5.2 | (4.7, 5.7) | -0.2 | (-0.9, 0.4) |
| South | 6.0 | 5.7 | (5.2, 6.2) | -0.3 | (-1.1, 0.4) |
| West | 7.0 | 6.0 | (5.5, 6.6) | -1.0* | (-1.8, -0.2) |

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.8 Fell Behind on Bills by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|----------------------------------|---------------------------|---|
| All | 16.9 | 14.5 | (14.0, 14.9) | -2.4* | (-3.0, -1.8) |
| Unbanked and underbanked | | | | | |
| Unbanked | 42.2 | 39.9 | (37.6, 42.3) | -2.3 | (-5.5, 0.9) |
| Banked: Underbanked | 32.5 | 29.1 | (27.9, 30.3) | -3.4* | (-5.0, -1.7) |
| Banked: Fully banked | 10.0 | 8.3 | (8.0, 8.7) | -1.7* | (-2.1, -1.1) |
| Banked: Underbanked status unknown | NA | NA | NA | NA | NA |
| Family income | | | | | |
| Less than \$15,000 | 32.0 | 27.3 | (25.8, 28.8) | -4.7* | (-6.7, -2.7) |
| \$15,000 to \$30,000 | 24.8 | 22.9 | (21.7, 24.3) | -1.9* | (-3.6, -0.1) |
| \$30,000 to \$50,000 | 18.3 | 16.7 | (15.7, 17.7) | -1.6* | (-2.9, -0.3) |
| \$50,000 to \$75,000 | 13.6 | 12.1 | (11.3, 12.9) | -1.6* | (-2.8, -0.3) |
| At least \$75,000 | 7.1 | 6.3 | (5.8, 6.8) | -0.8* | (-1.5, -0.1) |
| Education | | | | | |
| No high school diploma | 25.5 | 22.3 | (20.9, 23.7) | -3.3* | (-5.2, -1.3) |
| High school diploma | 21.2 | 17.3 | (16.5, 18.1) | -4.0* | (-5.1, -2.8) |
| Some college | 19.5 | 18.1 | (17.3, 18.9) | -1.4* | (-2.5, -0.3) |
| College degree | 8.6 | 7.6 | (7.1, 8.1) | -1.0* | (-1.8, -0.3) |
| Age group | | | | | |
| 15 to 24 years | 20.8 | 20.5 | (18.6, 22.5) | -0.3 | (-3.1, 2.5) |
| 25 to 34 years | 22.0 | 18.0 | (16.9, 19.2) | -4.0* | (-5.6, -2.4) |
| 35 to 44 years | 21.7 | 19.0 | (18.0, 20.1) | -2.7* | (-4.2, -1.1) |
| 45 to 54 years | 19.7 | 17.2 | (16.3, 18.2) | -2.4* | (-3.9, -1.0) |
| 55 to 64 years | 16.0 | 13.6 | (12.8, 14.5) | -2.4* | (-3.6, -1.3) |
| 65 years or more | 7.6 | 6.5 | (6.0, 7.0) | -1.1* | (-1.9, -0.4) |
| Race/Ethnicity | | | | | |
| Black | 30.7 | 27.2 | (25.7, 28.8) | -3.5* | (-5.8, -1.1) |
| Hispanic | 23.0 | 18.9 | (17.7, 20.2) | -4.1* | (-5.9, -2.2) |
| Asian | 8.8 | 7.2 | (6.0, 8.6) | -1.6 | (-3.4, 0.1) |
| White | 13.4 | 11.3 | (10.9, 11.8) | -2.1* | (-2.7, -1.5) |
| Other | 25.7 | 24.1 | (20.5, 28.1) | -1.6 | (-7.2, 4.0) |
| Disability status | | | | | |
| Disabled, age 25 to 64 | 34.2 | 30.9 | (29.1, 32.7) | -3.3* | (-5.5, -1.1) |
| Not disabled, age 25 to 64 | 17.6 | 14.8 | (14.3, 15.4) | -2.8* | (-3.5, -2.0) |
| Not applicable (not age 25 to 64) | 9.9 | 8.9 | (8.3, 9.5) | -1.1* | (-1.9, -0.2) |
| Monthly income volatility | | | | | |
| Income was about the same each month | 13.5 | 11.9 | (11.4, 12.3) | -1.7* | (-2.3, -1.0) |
| Income varied somewhat from month to month | 24.8 | 21.0 | (19.8, 22.2) | -3.8* | (-5.5, -2.1) |
| Income varied a lot from month to month | 41.8 | 35.5 | (32.8, 38.2) | -6.4* | (-10.4, -2.3) |
| Unknown | NA | NA | NA | NA | NA |
| Employment status | | | | | |
| Employed | 16.8 | 14.5 | (14.0, 15.1) | -2.3* | (-3.0, -1.5) |
| Unemployed | 41.3 | 35.3 | (32.0, 38.8) | -6.0* | (-10.8, -1.3) |
| Not in labor force | 15.0 | 12.8 | (12.1, 13.5) | -2.2* | (-3.2, -1.3) |

F.8 Fell Behind on Bills by Banking Status and Household Characteristics, 2015-2017

For all households

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|----------------------------------|---------------------------|---|
| Homeownership | | | | | |
| Homeowner | 11.5 | 9.5 | (9.1, 9.9) | -2.0* | (-2.7, -1.4) |
| Non-homeowner | 26.3 | 23.2 | (22.4, 24.1) | -3.1* | (-4.2, -1.9) |
| Household type | | | | | |
| Married couple | 12.8 | 10.2 | (9.7, 10.7) | -2.6* | (-3.4, -1.8) |
| Unmarried female-headed family | 34.0 | 31.0 | (29.4, 32.7) | -3.0* | (-5.3, -0.7) |
| Unmarried male-headed family | 25.2 | 19.6 | (17.5, 21.8) | -5.6* | (-8.5, -2.6) |
| Female individual | 14.6 | 13.9 | (13.0, 14.9) | -0.7 | (-2.0, 0.6) |
| Male individual | 16.0 | 14.3 | (13.4, 15.2) | -1.8* | (-3.1, -0.4) |
| Other | NA | NA | NA | NA | NA |
| Nativity | | | | | |
| U.S.-born | 16.9 | 14.5 | (14.0, 14.9) | -2.4* | (-3.1, -1.8) |
| Foreign-born citizen | 13.6 | 12.7 | (11.3, 14.3) | -0.8 | (-3.0, 1.3) |
| Foreign-born non-citizen | 20.5 | 16.5 | (14.9, 18.2) | -4.1* | (-6.6, -1.6) |
| Spanish only language spoken | | | | | |
| Spanish is not only language spoken | 16.7 | 14.3 | (13.8, 14.7) | -2.5* | (-3.1, -1.9) |
| Spanish is only language spoken | 24.2 | 19.3 | (17.1, 21.8) | -4.8* | (-9.0, -0.7) |
| Metropolitan status | | | | | |
| Metropolitan area - principal city | 19.0 | 16.5 | (15.8, 17.3) | -2.4* | (-3.6, -1.3) |
| Metropolitan area - balance | 15.0 | 12.5 | (11.8, 13.2) | -2.5* | (-3.4, -1.7) |
| Not in metropolitan area | 18.7 | 14.9 | (14.0, 15.9) | -3.8* | (-5.3, -2.2) |
| Not identified | 16.7 | 15.6 | (14.5, 16.8) | -1.1 | (-2.5, 0.4) |
| Geographic region | | | | | |
| Northeast | 17.1 | 14.8 | (13.9, 15.8) | -2.2* | (-3.6, -0.8) |
| Midwest | 16.6 | 14.6 | (13.8, 15.5) | -2.0* | (-3.3, -0.6) |
| South | 17.7 | 14.6 | (14.0, 15.3) | -3.1* | (-4.0, -2.1) |
| West | 15.7 | 13.8 | (13.0, 14.6) | -2.0* | (-3.1, -0.8) |

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.9 Denied Credit Card or Bank Personal Loan, Conditional on Applying, by Banking Status and Household Characteristics, 2015-2017

For all households that applied for a credit card or bank personal loan in the past 12 months

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|--|-------------------|-------------------|----------------------------------|---------------------------|--|
| All | 20.0 | 19.5 | (18.3, 20.7) | -0.5 | (-2.2, 1.1) |
| Unbanked and underbanked | | | | | |
| Unbanked | NA | NA | NA | NA | NA |
| Banked: Underbanked | 32.5 | 34.2 | (31.3, 37.2) | 1.7 | (-2.1, 5.4) |
| Banked: Fully banked | 14.6 | 13.7 | (12.7, 14.9) | -0.9 | (-2.4, 0.6) |
| Banked: Underbanked status unknown | NA | NA | NA | NA | NA |
| Family income | | | | | |
| Less than \$15,000 | 42.0 | 36.7 | (30.7, 43.1) | -5.3 | (-13.8, 3.2) |
| \$15,000 to \$30,000 | 35.3 | 36.7 | (32.1, 41.5) | 1.3 | (-5.3, 8.0) |
| \$30,000 to \$50,000 | 25.9 | 26.3 | (23.0, 29.9) | 0.4 | (-3.8, 4.7) |
| \$50,000 to \$75,000 | 20.4 | 18.8 | (16.5, 21.4) | -1.6 | (-5.0, 1.8) |
| At least \$75,000 | 10.8 | 12.4 | (11.1, 13.8) | 1.6 | (-0.4, 3.5) |
| Education | | | | | |
| No high school diploma | 35.4 | 28.3 | (22.1, 35.3) | -7.2 | (-16.2, 1.8) |
| High school diploma | 25.9 | 20.5 | (17.8, 23.6) | -5.4* | (-9.4, -1.3) |
| Some college | 23.6 | 26.2 | (23.8, 28.8) | 2.6 | (-0.7, 6.0) |
| College degree | 13.2 | 14.2 | (12.8, 15.8) | 1.0 | (-1.1, 3.1) |
| Age group | | | | | |
| 15 to 24 years | 32.3 | 28.8 | (23.6, 34.6) | -3.5 | (-11.4, 4.4) |
| 25 to 34 years | 24.2 | 20.8 | (18.2, 23.6) | -3.4 | (-7.4, 0.5) |
| 35 to 44 years | 21.9 | 20.5 | (18.1, 23.2) | -1.4 | (-5.0, 2.2) |
| 45 to 54 years | 18.3 | 22.0 | (19.5, 24.6) | 3.7* | (0.3, 7.2) |
| 55 to 64 years | 17.0 | 17.2 | (14.7, 20.2) | 0.2 | (-3.6, 4.0) |
| 65 years or more | 11.4 | 9.3 | (7.3, 11.8) | -2.0 | (-5.4, 1.4) |
| Race/Ethnicity | | | | | |
| Black | 28.4 | 37.6 | (32.3, 43.1) | 9.2* | (2.2, 16.3) |
| Hispanic | 31.0 | 25.7 | (22.1, 29.7) | -5.3 | (-11.4, 0.8) |
| Asian | 16.6 | 12.9 | (9.5, 17.4) | -3.6 | (-9.4, 2.1) |
| White | 17.5 | 16.3 | (15.1, 17.5) | -1.3 | (-3.0, 0.5) |
| Other | NA | NA | NA | NA | NA |
| Disability status | | | | | |
| Disabled, age 25 to 64 | 32.7 | 32.8 | (28.2, 37.9) | 0.1 | (-6.4, 6.6) |
| Not disabled, age 25 to 64 | 19.3 | 19.1 | (17.8, 20.5) | -0.2 | (-2.1, 1.8) |
| Not applicable (not age 25 to 64) | 17.9 | 16.1 | (13.9, 18.6) | -1.8 | (-5.4, 1.8) |
| Monthly income volatility | | | | | |
| Income was about the same each month | 17.1 | 17.7 | (16.4, 19.1) | 0.6 | (-1.2, 2.4) |
| Income varied somewhat from month to month | 25.1 | 22.6 | (20.4, 24.9) | -2.6 | (-6.2, 1.1) |
| Income varied a lot from month to month | 34.5 | 30.6 | (25.2, 36.7) | -3.8 | (-12.2, 4.5) |
| Unknown | NA | NA | NA | NA | NA |
| Employment status | | | | | |
| Employed | 18.9 | 19.0 | (17.7, 20.3) | 0.1 | (-1.7, 1.9) |
| Unemployed | 47.4 | 38.5 | (30.3, 47.5) | -8.8 | (-21.8, 4.1) |
| Not in labor force | 20.7 | 18.6 | (16.3, 21.1) | -2.1 | (-5.3, 1.1) |

F.9 Denied Credit Card or Bank Personal Loan, Conditional on Applying, by Banking Status and Household Characteristics, 2015-2017

For all households that applied for a credit card or bank personal loan in the past 12 months

| Characteristics | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|-------------------------------------|-------------------|-------------------|----------------------------------|---------------------------|--|
| Homeownership | | | | | |
| Homeowner | 13.7 | 13.6 | (12.4, 14.8) | -0.1 | (-1.8, 1.6) |
| Non-homeowner | 32.5 | 31.0 | (28.6, 33.6) | -1.5 | (-4.9, 2.0) |
| Household type | | | | | |
| Married couple | 15.7 | 15.4 | (14.1, 16.7) | -0.3 | (-2.3, 1.7) |
| Unmarried female-headed family | 30.8 | 31.6 | (27.4, 36.1) | 0.8 | (-5.2, 6.8) |
| Unmarried male-headed family | 28.4 | 26.9 | (20.7, 34.1) | -1.5 | (-10.1, 7.1) |
| Female individual | 20.0 | 20.5 | (17.5, 23.9) | 0.5 | (-4.0, 5.0) |
| Male individual | 24.7 | 21.6 | (18.7, 24.9) | -3.1 | (-7.3, 1.1) |
| Other | NA | NA | NA | NA | NA |
| Nativity | | | | | |
| U.S.-born | 19.5 | 18.9 | (17.7, 20.1) | -0.6 | (-2.3, 1.1) |
| Foreign-born citizen | 18.5 | 18.4 | (14.4, 23.2) | -0.1 | (-6.2, 5.9) |
| Foreign-born non-citizen | 29.5 | 27.7 | (22.6, 33.5) | -1.7 | (-9.8, 6.3) |
| Spanish only language spoken | | | | | |
| Spanish is not only language spoken | 19.7 | 19.1 | (17.9, 20.3) | -0.6 | (-2.2, 1.0) |
| Spanish is only language spoken | NA | NA | NA | NA | NA |
| Metropolitan status | | | | | |
| Metropolitan area - principal city | 22.1 | 22.4 | (20.2, 24.7) | 0.3 | (-2.8, 3.4) |
| Metropolitan area - balance | 17.6 | 17.5 | (15.8, 19.3) | -0.1 | (-2.4, 2.2) |
| Not in metropolitan area | 21.9 | 16.2 | (13.4, 19.5) | -5.7* | (-10.2, -1.3) |
| Not identified | 21.8 | 21.9 | (18.9, 25.1) | 0.1 | (-4.5, 4.7) |
| Geographic region | | | | | |
| Northeast | 18.2 | 15.9 | (13.5, 18.5) | -2.4 | (-6.3, 1.5) |
| Midwest | 17.9 | 19.0 | (17.0, 21.2) | 1.1 | (-2.2, 4.4) |
| South | 21.5 | 21.1 | (19.1, 23.4) | -0.4 | (-3.4, 2.5) |
| West | 21.1 | 20.3 | (18.2, 22.6) | -0.8 | (-3.9, 2.4) |

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.10 Credit Characteristics by State, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Applied for credit card or bank personal loan (Percent) | Denied credit card or bank personal loan (Percent) | Felt discouraged about applying for credit card or bank personal loan (Percent) | Fell behind on bills (Percent) |
|--------------|------------------------------|-----------------------|---|--|---|--------------------------------|
| All | 115,124 | 100.0 | 14.1 | 2.8 | 5.6 | 14.5 |
| State | | | | | | |
| AL | 1,821 | 100.0 | 6.8 | 2.1 | 6.5 | 13.0 |
| AK | 251 | 100.0 | 17.4 | 4.7 | 5.4 | 16.3 |
| AZ | 2,291 | 100.0 | 17.8 | 3.4 | 10.1 | 15.4 |
| AR | 1,114 | 100.0 | 9.6 | 2.4 | 5.1 | 13.8 |
| CA | 12,838 | 100.0 | 15.9 | 3.6 | 5.9 | 13.9 |
| CO | 1,945 | 100.0 | 12.9 | 1.3 | 6.1 | 11.6 |
| CT | 1,240 | 100.0 | 15.4 | 2.3 | 5.2 | 13.2 |
| DE | 339 | 100.0 | 10.6 | 3.4 | 3.6 | 15.7 |
| DC | 293 | 100.0 | 17.6 | 3.3 | 4.8 | 15.9 |
| FL | 7,473 | 100.0 | 13.0 | 3.3 | 5.3 | 12.2 |
| GA | 3,710 | 100.0 | 10.8 | 2.7 | 7.2 | 14.0 |
| HI | 453 | 100.0 | 12.3 | 1.9 | 3.0 | 8.8 |
| ID | 611 | 100.0 | 20.1 | 3.2 | 6.3 | 12.9 |
| IL | 4,465 | 100.0 | 13.2 | 3.3 | 6.6 | 13.5 |
| IN | 2,501 | 100.0 | 16.1 | 3.0 | 5.8 | 18.5 |
| IA | 1,161 | 100.0 | 14.4 | 2.2 | 2.6 | 9.6 |
| KS | 1,090 | 100.0 | 11.8 | 3.5 | 8.3 | 15.6 |
| KY | 1,736 | 100.0 | 11.6 | 3.3 | 7.7 | 13.0 |
| LA | 1,812 | 100.0 | 8.2 | 1.4 | 5.5 | 19.3 |
| ME | 505 | 100.0 | 12.9 | 2.8 | 5.9 | 18.0 |
| MD | 2,026 | 100.0 | 18.4 | 1.7 | 5.4 | 13.9 |
| MA | 2,330 | 100.0 | 13.1 | 1.7 | 5.4 | 12.7 |
| MI | 3,740 | 100.0 | 15.1 | 2.2 | 4.6 | 13.3 |
| MN | 2,215 | 100.0 | 16.7 | 3.4 | 4.0 | 10.6 |
| MS | 1,112 | 100.0 | 6.3 | 1.5 | 4.0 | 19.3 |
| MO | 2,240 | 100.0 | 14.1 | 2.1 | 3.5 | 16.8 |
| MT | 414 | 100.0 | 12.3 | 2.5 | 3.9 | 13.2 |
| NE | 716 | 100.0 | 16.4 | 3.6 | 6.0 | 16.8 |
| NV | 1,007 | 100.0 | 13.1 | 3.2 | 5.3 | 9.2 |
| NH | 485 | 100.0 | 15.4 | 2.8 | 4.6 | 14.4 |
| NJ | 3,135 | 100.0 | 15.3 | 2.8 | 6.5 | 12.6 |
| NM | 803 | 100.0 | 8.8 | 2.4 | 5.0 | 17.3 |
| NY | 6,981 | 100.0 | 12.3 | 2.0 | 4.6 | 15.1 |
| NC | 3,756 | 100.0 | 12.1 | 1.8 | 4.7 | 13.2 |
| ND | 313 | 100.0 | 14.7 | 2.5 | 3.9 | 11.2 |
| OH | 4,160 | 100.0 | 16.3 | 3.4 | 5.8 | 17.4 |

F.10 Credit Characteristics by State, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Applied for credit card or bank personal loan (Percent) | Denied credit card or bank personal loan (Percent) | Felt discouraged about applying for credit card or bank personal loan (Percent) | Fell behind on bills (Percent) |
|-----------|------------------------------|-----------------------|---|--|---|--------------------------------|
| OK | 1,456 | 100.0 | 15.6 | 2.9 | 3.4 | 18.5 |
| OR | 1,478 | 100.0 | 19.2 | 4.2 | 6.9 | 17.9 |
| PA | 4,761 | 100.0 | 19.5 | 2.8 | 6.0 | 17.0 |
| RI | 395 | 100.0 | 10.4 | 2.6 | 3.3 | 18.5 |
| SC | 1,918 | 100.0 | 9.7 | 1.9 | 5.2 | 14.9 |
| SD | 309 | 100.0 | 12.5 | 2.0 | 3.6 | 15.8 |
| TN | 2,398 | 100.0 | 12.2 | 1.8 | 5.4 | 16.4 |
| TX | 9,451 | 100.0 | 12.9 | 2.9 | 6.3 | 16.0 |
| UT | 939 | 100.0 | 22.7 | 4.5 | 4.4 | 13.7 |
| VT | 241 | 100.0 | 13.2 | 2.4 | 3.1 | 11.4 |
| VA | 2,908 | 100.0 | 16.2 | 3.2 | 5.7 | 12.6 |
| WA | 2,681 | 100.0 | 18.4 | 2.7 | 4.8 | 12.6 |
| WV | 678 | 100.0 | 8.4 | 2.3 | 4.1 | 16.6 |
| WI | 2,201 | 100.0 | 13.3 | 1.3 | 4.2 | 13.5 |
| WY | 228 | 100.0 | 12.7 | 2.3 | 4.1 | 15.5 |

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

F.11 Credit Characteristics by MSA, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Applied for credit card or bank personal loan (Percent) | Denied credit card or bank personal loan (Percent) | Felt discouraged about applying for credit card or bank personal loan (Percent) | Fell behind on bills (Percent) |
|---|------------------------------|-----------------------|---|--|---|--------------------------------|
| All | 115,124 | 100.0 | 14.1 | 2.8 | 5.6 | 14.5 |
| MSA | | | | | | |
| Albuquerque, NM | 382 | 100.0 | 11.4 | 3.0 | 4.8 | 14.2 |
| Atlanta-Sandy Springs-Roswell, GA~ | 2,100 | 100.0 | 11.8 | 3.1 | 7.3 | 14.4 |
| Austin-Round Rock, TX | 695 | 100.0 | 15.5 | 1.9 | 5.6 | 13.1 |
| Baltimore-Columbia-Towson, MD | 936 | 100.0 | 19.5 | 1.6 | 7.3 | 15.3 |
| Baton Rouge, LA | 325 | 100.0 | 6.2 | - | 3.7 | 7.7 |
| Billings, MT~ | 63 | 100.0 | 4.3 | - | - | 10.8 |
| Birmingham-Hoover, AL | 410 | 100.0 | 6.1 | 0.7 | 5.6 | 9.2 |
| Boise City, ID | 227 | 100.0 | 20.5 | 1.4 | 5.1 | 3.7 |
| Boston-Cambridge-Newton, MA-NH~ | 1,613 | 100.0 | 17.4 | 2.5 | 5.5 | 12.4 |
| Burlington-South Burlington, VT~ | NA | NA | NA | NA | NA | NA |
| Charlotte-Concord-Gastonia, NC-SC~ | 982 | 100.0 | 16.1 | 1.8 | 2.1 | 15.7 |
| Chicago-Naperville-Elgin, IL-IN-WI | 3,134 | 100.0 | 14.2 | 3.6 | 5.8 | 12.0 |
| Cincinnati, OH-KY-IN~ | 728 | 100.0 | 13.4 | 2.0 | 3.4 | 14.5 |
| Cleveland-Elyria, OH | 833 | 100.0 | 18.4 | 6.0 | 7.2 | 20.1 |
| Columbus, OH~ | 679 | 100.0 | 20.1 | 2.4 | 7.0 | 11.5 |
| Dallas-Fort Worth-Arlington, TX~ | 2,447 | 100.0 | 14.3 | 4.3 | 9.4 | 14.1 |
| Denver-Aurora-Lakewood, CO | 1,071 | 100.0 | 12.9 | 1.1 | 7.3 | 14.3 |
| Detroit-Warren-Dearborn, MI | 1,684 | 100.0 | 16.1 | 3.2 | 5.1 | 11.9 |
| Fargo, ND-MN | 75 | 100.0 | 16.9 | 2.8 | 3.5 | 10.6 |
| Greenville-Anderson-Mauldin, SC~ | 439 | 100.0 | 5.8 | 1.0 | 0.9 | 11.3 |
| Hartford-West Hartford-East Hartford, CT~ | 471 | 100.0 | 11.5 | 2.2 | 3.8 | 7.9 |
| Houston-The Woodlands-Sugar Land, TX~ | 2,372 | 100.0 | 14.4 | 1.7 | 4.3 | 16.6 |
| Huntington-Ashland, WV-KY-OH~ | NA | NA | NA | NA | NA | NA |
| Indianapolis-Carmel-Anderson, IN~ | 861 | 100.0 | 17.5 | 1.7 | 5.4 | 21.3 |
| Jackson, MS~ | 258 | 100.0 | 5.1 | 2.0 | 1.0 | 12.3 |
| Kansas City, MO-KS~ | 730 | 100.0 | 20.8 | 5.4 | 5.3 | 15.7 |
| Knoxville, TN~ | 374 | 100.0 | 10.9 | 1.8 | 5.4 | 16.6 |
| Las Vegas-Henderson-Paradise, NV | 763 | 100.0 | 10.2 | 3.7 | 5.0 | 9.4 |
| Little Rock-North Little Rock-Conway, AR | 317 | 100.0 | 12.7 | 2.0 | 5.7 | 16.4 |
| Los Angeles-Long Beach-Anaheim, CA | 4,065 | 100.0 | 14.8 | 3.5 | 5.7 | 13.5 |
| Louisville/Jefferson County, KY-IN~ | 603 | 100.0 | 13.2 | 2.0 | 9.5 | 14.5 |
| Manchester-Nashua, NH~ | 149 | 100.0 | 13.3 | 2.4 | 4.7 | 11.8 |
| Memphis, TN-MS-AR~ | 535 | 100.0 | 9.2 | - | 5.6 | 21.2 |
| Miami-Fort Lauderdale-West Palm Beach, FL | 2,010 | 100.0 | 12.3 | 5.2 | 5.0 | 10.6 |
| Milwaukee-Waukesha-West Allis, WI | 534 | 100.0 | 12.7 | 1.7 | 2.8 | 10.6 |
| Minneapolis-St. Paul-Bloomington, MN-WI~ | 1,426 | 100.0 | 16.6 | 4.5 | 3.8 | 9.4 |

F.11 Credit Characteristics by MSA, 2017

For all households, row percent

| Geography | Number of Households (1000s) | Percent of Households | Applied for credit card or bank personal loan (Percent) | Denied credit card or bank personal loan (Percent) | Felt discouraged about applying for credit card or bank personal loan (Percent) | Fell behind on bills (Percent) |
|---|------------------------------|-----------------------|---|--|---|--------------------------------|
| Nashville-Davidson-Murfreesboro-Franklin, TN~ | 562 | 100.0 | 12.8 | 1.3 | 6.1 | 15.3 |
| New Orleans-Metairie, LA~ | 484 | 100.0 | 11.2 | 2.3 | 5.4 | 16.1 |
| New York-Newark-Jersey City, NY-NJ-PA~ | 6,929 | 100.0 | 12.9 | 2.3 | 5.4 | 14.6 |
| Oklahoma City, OK | 479 | 100.0 | 21.5 | 2.2 | 4.9 | 17.4 |
| Omaha-Council Bluffs, NE-IA | 394 | 100.0 | 18.7 | 4.8 | 5.9 | 16.8 |
| Orlando-Kissimmee-Sanford, FL | 1,022 | 100.0 | 11.1 | 0.8 | 3.3 | 12.0 |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | 2,235 | 100.0 | 21.8 | 2.5 | 6.5 | 15.9 |
| Phoenix-Mesa-Scottsdale, AZ | 1,498 | 100.0 | 18.4 | 3.9 | 10.2 | 15.4 |
| Pittsburgh, PA | 935 | 100.0 | 23.9 | 3.9 | 6.4 | 14.2 |
| Portland-South Portland, ME~ | 175 | 100.0 | 10.3 | 1.7 | 6.6 | 15.1 |
| Portland-Vancouver-Hillsboro, OR-WA | 828 | 100.0 | 20.3 | 3.4 | 6.0 | 15.6 |
| Providence-Warwick, RI-MA~ | 523 | 100.0 | 10.2 | 2.0 | 2.5 | 16.7 |
| Riverside-San Bernardino-Ontario, CA | 1,327 | 100.0 | 12.9 | 2.9 | 5.9 | 13.0 |
| Sacramento-Roseville-Arden-Arcade, CA | 943 | 100.0 | 14.3 | 5.9 | 5.4 | 15.4 |
| St. Louis, MO-IL~ | 1,131 | 100.0 | 15.4 | 2.3 | 4.1 | 17.0 |
| Salisbury, MD-DE~ | NA | NA | NA | NA | NA | NA |
| Salt Lake City, UT~ | 440 | 100.0 | 24.8 | 6.2 | 4.2 | 12.7 |
| San Antonio-New Braunfels, TX | 902 | 100.0 | 10.9 | 4.0 | 3.5 | 15.4 |
| San Diego-Carlsbad, CA | 1,371 | 100.0 | 16.5 | 3.9 | 6.7 | 11.3 |
| San Francisco-Oakland-Hayward, CA | 1,540 | 100.0 | 23.7 | 3.5 | 4.3 | 9.2 |
| San Jose-Sunnyvale-Santa Clara, CA | 566 | 100.0 | 18.8 | 5.6 | 10.6 | 12.3 |
| Seattle-Tacoma-Bellevue, WA | 1,454 | 100.0 | 23.5 | 3.2 | 4.4 | 9.4 |
| Sioux Falls, SD | 103 | 100.0 | 14.9 | 4.8 | 4.9 | 16.3 |
| Tampa-St. Petersburg-Clearwater, FL | 1,225 | 100.0 | 16.2 | 4.1 | 3.8 | 9.5 |
| Tulsa, OK | 417 | 100.0 | 14.1 | 2.2 | 3.9 | 16.6 |
| Urban Honolulu, HI | 328 | 100.0 | 13.5 | 1.7 | 2.3 | 7.9 |
| Virginia Beach-Norfolk-Newport News, VA-NC~ | 616 | 100.0 | 9.3 | 1.7 | 5.3 | 14.9 |
| Washington-Arlington-Alexandria, DC-VA-MD-WV~ | 2,094 | 100.0 | 20.8 | 3.0 | 4.9 | 11.3 |
| Wichita, KS~ | 326 | 100.0 | 12.8 | 2.8 | 10.6 | 25.9 |
| Worcester, MA-CT~ | 364 | 100.0 | 7.5 | 1.2 | 7.5 | 19.0 |

Excludes households with missing information on whether the household used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. ~ indicates areas with geographic boundary changes between the 2013 and 2015 surveys. See Appendix 1 (FDIC Technical Notes) for details. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.1 Methods Used to Pay Bills and Receive Income in a Typical Month, 2015-2017 (2015 Sample Selection)

For all households that paid bills and received income in a typical month

| | 2015 (Percent) | 2017 (Percent) | 90% Confidence Interval, 2017 | Difference (2017-2015) | 90% Confidence Interval, Difference |
|---|-------------------|-------------------|----------------------------------|---------------------------|---|
| A. Paying bills | | | | | |
| Electronic payment from bank account | 64.3 | 66.5 | (65.9, 67.0) | 2.2* | (1.5, 3.0) |
| Personal check | 61.2 | 59.8 | (59.2, 60.4) | -1.4* | (-2.2, -0.7) |
| Debit card | 39.7 | 46.2 | (45.6, 46.8) | 6.5* | (5.6, 7.3) |
| Credit card | 21.3 | 24.3 | (23.8, 24.8) | 3.0* | (2.3, 3.6) |
| Bank money order or cashiers check | 5.7 | 5.7 | (5.4, 6.0) | 0.0 | (-0.4, 0.4) |
| Cash | 16.7 | 16.0 | (15.6, 16.4) | -0.6* | (-1.2, 0.0) |
| Nonbank money order | 7.6 | 6.8 | (6.5, 7.1) | -0.8* | (-1.2, -0.4) |
| Prepaid card | 2.4 | 2.2 | (2.1, 2.4) | -0.2 | (-0.4, 0.0) |
| Other | 1.4 | 1.3 | (1.2, 1.5) | -0.1 | (-0.3, 0.1) |
| None selected | 1.9 | 2.2 | (2.1, 2.4) | 0.3* | (0.1, 0.6) |
| Any bank method | 91.4 | 91.7 | (91.4, 92.0) | 0.3 | (-0.1, 0.8) |
| Only bank methods | 75.5 | 76.3 | (75.9, 76.8) | 0.8* | (0.1, 1.4) |
| B. Receiving income | | | | | |
| Direct deposit or electronic transfer into bank account | 81.3 | 84.0 | (83.5, 84.4) | 2.7* | (2.1, 3.3) |
| Paper check or money order | 29.1 | 26.7 | (26.2, 27.1) | -2.4* | (-3.1, -1.7) |
| Cash | 8.2 | 7.7 | (7.4, 8.0) | -0.5* | (-1.0, 0.0) |
| Direct deposit or electronic transfer onto prepaid card | 3.9+ | 3.3 | (3.1, 3.5) | | |
| Other | 1.8+ | 1.8 | (1.6, 1.9) | | |
| Used nonbank check casher | 2.1 | 1.9 | (1.7, 2.0) | -0.2* | (-0.4, 0.0) |
| None selected | 5.8+ | 4.6 | (4.3, 4.9) | | |
| Any bank method | 88.5 | 90.2 | (89.8, 90.5) | 1.7* | (1.2, 2.2) |
| Only bank methods | 79.2+ | 81.4 | (80.9, 81.9) | | |

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household volunteered that it did not pay bills or receive income in a typical month. The 2017 estimates presented here differ from those presented elsewhere in the 2017 report and appendix tables. Specifically, in the 2015 and 2017 surveys households could volunteer that they did not pay bills, but in the 2017 survey households that did not select a bill payment method and that did not volunteer that they did not pay bills were explicitly asked whether they paid bills (a similar question was asked for income receipt). To more directly compare the 2015 and 2017 estimates, in this table households that indicated that they did not pay bills or receive income when explicitly asked are not excluded from the 2017 estimates, as they are elsewhere in the 2017 report and appendix tables. + indicates estimates that were computed in part using imputed values or that cannot be compared over time because of an issue with the administration of the 2015 survey instrument. See Appendix 1 of the 2015 report for additional details. In these cases, estimated differences between 2015 and 2017 are not calculated. * indicates differences that are statistically significant at the 10% level. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.2 Methods Used to Pay Bills in a Typical Month by Banking Status, 2017

For all households that paid bills and received income in a typical month, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully banked |
|---|---------|----------|------------------------|-------------------------|
| Number of Households (1000s) | 111,477 | 5,380 | 22,856 | 82,923 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 |
| Electronic payment from bank account (Percent) | | | | |
| Yes | 68.4 | 2.5 | 67.2 | 73.0 |
| No | 31.6 | 97.5 | 32.8 | 27.0 |
| Personal check (Percent) | | | | |
| Yes | 61.3 | 1.2 | 52.0 | 67.8 |
| No | 38.7 | 98.8 | 48.0 | 32.2 |
| Debit card (Percent) | | | | |
| Yes | 47.3 | 3.1 | 63.1 | 45.9 |
| No | 52.7 | 96.9 | 36.9 | 54.1 |
| Credit card (Percent) | | | | |
| Yes | 24.8 | 8.4 | 25.0 | 25.8 |
| No | 75.2 | 91.6 | 75.0 | 74.2 |
| Bank money order or cashiers check (Percent) | | | | |
| Yes | 5.7 | 13.0 | 11.8 | 3.5 |
| No | 94.3 | 87.0 | 88.2 | 96.5 |
| Cash (Percent) | | | | |
| Yes | 15.9 | 66.1 | 26.2 | 9.8 |
| No | 84.1 | 33.9 | 73.8 | 90.2 |
| Nonbank money order (Percent) | | | | |
| Yes | 6.9 | 39.1 | 24.2 | - |
| No | 93.1 | 60.9 | 75.8 | 100.0 |
| Prepaid card (Percent) | | | | |
| Yes | 2.3 | 22.1 | 4.0 | 0.5 |
| No | 97.7 | 77.9 | 96.0 | 99.5 |
| Other (Percent) | | | | |
| Yes | 1.2 | 8.0 | 1.3 | 0.7 |
| No | 98.8 | 92.0 | 98.7 | 99.3 |
| None selected (Percent) | | | | |
| Yes | 0.5 | 3.3 | 0.3 | 0.4 |
| No | 99.5 | 96.7 | 99.7 | 99.6 |
| Any bank method (Percent) | | | | |
| Yes | 93.8 | 22.7 | 94.0 | 98.4 |
| No | 6.2 | 77.3 | 6.0 | 1.6 |
| Only bank methods (Percent) | | | | |
| Yes | 78.2 | 6.2 | 56.6 | 88.8 |
| No | 21.8 | 93.8 | 43.4 | 11.2 |

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.3 Methods Used to Receive Income in a Typical Month by Banking Status, 2017

For all households that paid bills and received income in a typical month, column percent

| Characteristics | All | Unbanked | Banked: Underbanked | Banked: Fully banked |
|--|---------|----------|------------------------|-------------------------|
| Number of Households (1000s) | 111,477 | 5,380 | 22,856 | 82,923 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 |
| Direct deposit or electronic transfer into bank account (Percent) | | | | |
| Yes | 86.7 | 5.6 | 86.6 | 92.0 |
| No | 13.3 | 94.4 | 13.4 | 8.0 |
| Paper check or money order (Percent) | | | | |
| Yes | 27.6 | 45.4 | 30.8 | 25.6 |
| No | 72.4 | 54.6 | 69.2 | 74.4 |
| Cash (Percent) | | | | |
| Yes | 7.9 | 26.5 | 10.5 | 6.0 |
| No | 92.1 | 73.5 | 89.5 | 94.0 |
| Direct deposit or electronic transfer onto prepaid card (Percent) | | | | |
| Yes | 3.4 | 23.3 | 5.0 | 1.6 |
| No | 96.6 | 76.7 | 95.0 | 98.4 |
| Other (Percent) | | | | |
| Yes | 1.8 | 10.6 | 1.9 | 1.2 |
| No | 98.2 | 89.4 | 98.1 | 98.8 |
| Used nonbank check casher (Percent) | | | | |
| Yes | 1.9 | 23.7 | 3.8 | - |
| No | 98.1 | 76.3 | 96.2 | 100.0 |
| None selected (Percent) | | | | |
| Yes | 1.6 | 10.5 | 1.3 | 1.1 |
| No | 98.4 | 89.5 | 98.7 | 98.9 |
| Any bank method (Percent) | | | | |
| Yes | 93.2 | 5.6 | 95.3 | 98.2 |
| No | 6.8 | 94.4 | 4.7 | 1.8 |
| Only bank methods (Percent) | | | | |
| Yes | 84.1 | 2.6 | 80.0 | 90.5 |
| No | 15.9 | 97.4 | 20.0 | 9.5 |

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.4 Methods Used to Pay Bills in a Typical Month by Income, 2017

For all households that paid bills and received income in a typical month, column percent

| Characteristics | All | Less than \$15,000 | \$15,000 to \$30,000 | \$30,000 to \$50,000 | \$50,000 to \$75,000 | At least \$75,000 |
|---|---------|--------------------|----------------------|----------------------|----------------------|-------------------|
| Number of Households (1000s) | 111,477 | 12,049 | 16,448 | 22,252 | 21,118 | 39,611 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Electronic payment from bank account (Percent) | | | | | | |
| Yes | 68.4 | 37.8 | 48.6 | 62.4 | 75.2 | 85.6 |
| No | 31.6 | 62.2 | 51.4 | 37.6 | 24.8 | 14.4 |
| Personal check (Percent) | | | | | | |
| Yes | 61.3 | 44.1 | 56.1 | 62.2 | 64.4 | 66.6 |
| No | 38.7 | 55.9 | 43.9 | 37.8 | 35.6 | 33.4 |
| Debit card (Percent) | | | | | | |
| Yes | 47.3 | 36.7 | 44.6 | 50.5 | 53.1 | 46.9 |
| No | 52.7 | 63.3 | 55.4 | 49.5 | 46.9 | 53.1 |
| Credit card (Percent) | | | | | | |
| Yes | 24.8 | 13.4 | 16.0 | 21.0 | 25.6 | 33.7 |
| No | 75.2 | 86.6 | 84.0 | 79.0 | 74.4 | 66.3 |
| Bank money order or cashiers check (Percent) | | | | | | |
| Yes | 5.7 | 10.0 | 8.4 | 6.5 | 4.8 | 3.3 |
| No | 94.3 | 90.0 | 91.6 | 93.5 | 95.2 | 96.7 |
| Cash (Percent) | | | | | | |
| Yes | 15.9 | 33.7 | 26.3 | 19.1 | 11.1 | 7.0 |
| No | 84.1 | 66.3 | 73.7 | 80.9 | 88.9 | 93.0 |
| Nonbank money order (Percent) | | | | | | |
| Yes | 6.9 | 17.4 | 13.0 | 8.3 | 4.3 | 1.6 |
| No | 93.1 | 82.6 | 87.0 | 91.7 | 95.7 | 98.4 |
| Prepaid card (Percent) | | | | | | |
| Yes | 2.3 | 6.1 | 4.3 | 2.6 | 1.3 | 0.5 |
| No | 97.7 | 93.9 | 95.7 | 97.4 | 98.7 | 99.5 |
| Other (Percent) | | | | | | |
| Yes | 1.2 | 2.9 | 2.2 | 1.0 | 0.8 | 0.7 |
| No | 98.8 | 97.1 | 97.8 | 99.0 | 99.2 | 99.3 |
| None selected (Percent) | | | | | | |
| Yes | 0.5 | 1.2 | 0.7 | 0.5 | 0.5 | 0.2 |
| No | 99.5 | 98.8 | 99.3 | 99.5 | 99.5 | 99.8 |
| Any bank method (Percent) | | | | | | |
| Yes | 93.8 | 75.2 | 87.8 | 94.4 | 98.2 | 99.3 |
| No | 6.2 | 24.8 | 12.2 | 5.6 | 1.8 | 0.7 |
| Only bank methods (Percent) | | | | | | |
| Yes | 78.2 | 52.2 | 64.0 | 74.6 | 84.1 | 90.8 |
| No | 21.8 | 47.8 | 36.0 | 25.4 | 15.9 | 9.2 |

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.5 Methods Used to Receive Income in a Typical Month by Income, 2017

For all households that paid bills and received income in a typical month, column percent

| Characteristics | All | Less than \$15,000 | \$15,000 to \$30,000 | \$30,000 to \$50,000 | \$50,000 to \$75,000 | At least \$75,000 |
|--|---------|--------------------|----------------------|----------------------|----------------------|-------------------|
| Number of Households (1000s) | 111,477 | 12,049 | 16,448 | 22,252 | 21,118 | 39,611 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Direct deposit or electronic transfer into bank account (Percent) | | | | | | |
| Yes | 86.7 | 69.2 | 76.0 | 85.5 | 91.0 | 94.9 |
| No | 13.3 | 30.8 | 24.0 | 14.5 | 9.0 | 5.1 |
| Paper check or money order (Percent) | | | | | | |
| Yes | 27.6 | 23.8 | 28.7 | 28.7 | 27.3 | 27.9 |
| No | 72.4 | 76.2 | 71.3 | 71.3 | 72.7 | 72.1 |
| Cash (Percent) | | | | | | |
| Yes | 7.9 | 12.4 | 10.3 | 8.8 | 6.7 | 5.7 |
| No | 92.1 | 87.6 | 89.7 | 91.2 | 93.3 | 94.3 |
| Direct deposit or electronic transfer onto prepaid card (Percent) | | | | | | |
| Yes | 3.4 | 8.7 | 5.0 | 3.3 | 2.1 | 1.8 |
| No | 96.6 | 91.3 | 95.0 | 96.7 | 97.9 | 98.2 |
| Other (Percent) | | | | | | |
| Yes | 1.8 | 4.4 | 2.3 | 1.7 | 1.2 | 1.3 |
| No | 98.2 | 95.6 | 97.7 | 98.3 | 98.8 | 98.7 |
| Used nonbank check casher (Percent) | | | | | | |
| Yes | 1.9 | 4.4 | 4.5 | 2.3 | 0.9 | 0.5 |
| No | 98.1 | 95.6 | 95.5 | 97.7 | 99.1 | 99.5 |
| None selected (Percent) | | | | | | |
| Yes | 1.6 | 4.6 | 2.4 | 1.2 | 1.3 | 0.8 |
| No | 98.4 | 95.4 | 97.6 | 98.8 | 98.7 | 99.2 |
| Any bank method (Percent) | | | | | | |
| Yes | 93.2 | 75.8 | 86.0 | 93.9 | 97.4 | 98.8 |
| No | 6.8 | 24.2 | 14.0 | 6.1 | 2.6 | 1.2 |
| Only bank methods (Percent) | | | | | | |
| Yes | 84.1 | 66.4 | 76.5 | 83.6 | 88.4 | 90.5 |
| No | 15.9 | 33.6 | 23.5 | 16.4 | 11.6 | 9.5 |

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.6 Methods Used to Pay Bills in a Typical Month by Education, 2017

For all households that paid bills and received income in a typical month, column percent

| Characteristics | All | No high school diploma | High school diploma | Some college | College degree |
|---|---------|------------------------|---------------------|--------------|----------------|
| Number of Households (1000s) | 111,477 | 9,676 | 28,164 | 32,483 | 41,155 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Electronic payment from bank account (Percent) | | | | | |
| Yes | 68.4 | 32.8 | 56.1 | 71.4 | 82.7 |
| No | 31.6 | 67.2 | 43.9 | 28.6 | 17.3 |
| Personal check (Percent) | | | | | |
| Yes | 61.3 | 46.1 | 61.1 | 61.0 | 65.2 |
| No | 38.7 | 53.9 | 38.9 | 39.0 | 34.8 |
| Debit card (Percent) | | | | | |
| Yes | 47.3 | 36.3 | 46.6 | 53.6 | 45.5 |
| No | 52.7 | 63.7 | 53.4 | 46.4 | 54.5 |
| Credit card (Percent) | | | | | |
| Yes | 24.8 | 12.0 | 17.1 | 21.7 | 35.7 |
| No | 75.2 | 88.0 | 82.9 | 78.3 | 64.3 |
| Bank money order or cashiers check (Percent) | | | | | |
| Yes | 5.7 | 10.6 | 6.5 | 6.0 | 3.7 |
| No | 94.3 | 89.4 | 93.5 | 94.0 | 96.3 |
| Cash (Percent) | | | | | |
| Yes | 15.9 | 38.7 | 20.2 | 16.3 | 7.3 |
| No | 84.1 | 61.3 | 79.8 | 83.7 | 92.7 |
| Nonbank money order (Percent) | | | | | |
| Yes | 6.9 | 16.7 | 9.2 | 7.5 | 2.4 |
| No | 93.1 | 83.3 | 90.8 | 92.5 | 97.6 |
| Prepaid card (Percent) | | | | | |
| Yes | 2.3 | 4.5 | 3.4 | 2.5 | 0.7 |
| No | 97.7 | 95.5 | 96.6 | 97.5 | 99.3 |
| Other (Percent) | | | | | |
| Yes | 1.2 | 3.0 | 1.4 | 1.1 | 0.8 |
| No | 98.8 | 97.0 | 98.6 | 98.9 | 99.2 |
| None selected (Percent) | | | | | |
| Yes | 0.5 | 1.2 | 0.7 | 0.4 | 0.3 |
| No | 99.5 | 98.8 | 99.3 | 99.6 | 99.7 |
| Any bank method (Percent) | | | | | |
| Yes | 93.8 | 75.3 | 91.3 | 95.2 | 98.8 |
| No | 6.2 | 24.7 | 8.7 | 4.8 | 1.2 |
| Only bank methods (Percent) | | | | | |
| Yes | 78.2 | 49.7 | 72.1 | 77.4 | 89.7 |
| No | 21.8 | 50.3 | 27.9 | 22.6 | 10.3 |

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.7 Methods Used to Receive Income in a Typical Month by Education, 2017

For all households that paid bills and received income in a typical month, column percent

| Characteristics | All | No high school diploma | High school diploma | Some college | College degree |
|--|---------|------------------------|---------------------|--------------|----------------|
| Number of Households (1000s) | 111,477 | 9,676 | 28,164 | 32,483 | 41,155 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Direct deposit or electronic transfer into bank account (Percent) | | | | | |
| Yes | 86.7 | 66.8 | 81.9 | 87.9 | 93.8 |
| No | 13.3 | 33.2 | 18.1 | 12.1 | 6.2 |
| Paper check or money order (Percent) | | | | | |
| Yes | 27.6 | 31.6 | 29.1 | 27.5 | 25.8 |
| No | 72.4 | 68.4 | 70.9 | 72.5 | 74.2 |
| Cash (Percent) | | | | | |
| Yes | 7.9 | 14.5 | 8.4 | 8.2 | 5.9 |
| No | 92.1 | 85.5 | 91.6 | 91.8 | 94.1 |
| Direct deposit or electronic transfer onto prepaid card (Percent) | | | | | |
| Yes | 3.4 | 5.6 | 4.4 | 3.7 | 1.9 |
| No | 96.6 | 94.4 | 95.6 | 96.3 | 98.1 |
| Other (Percent) | | | | | |
| Yes | 1.8 | 2.7 | 2.1 | 1.6 | 1.6 |
| No | 98.2 | 97.3 | 97.9 | 98.4 | 98.4 |
| Used nonbank check casher (Percent) | | | | | |
| Yes | 1.9 | 4.9 | 3.1 | 1.9 | 0.5 |
| No | 98.1 | 95.1 | 96.9 | 98.1 | 99.5 |
| None selected (Percent) | | | | | |
| Yes | 1.6 | 4.0 | 2.2 | 1.4 | 0.8 |
| No | 98.4 | 96.0 | 97.8 | 98.6 | 99.2 |
| Any bank method (Percent) | | | | | |
| Yes | 93.2 | 77.1 | 90.3 | 94.2 | 98.1 |
| No | 6.8 | 22.9 | 9.7 | 5.8 | 1.9 |
| Only bank methods (Percent) | | | | | |
| Yes | 84.1 | 67.9 | 80.9 | 84.3 | 89.9 |
| No | 15.9 | 32.1 | 19.1 | 15.7 | 10.1 |

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.8 Methods Used to Pay Bills in a Typical Month by Age, 2017

For all households that paid bills and received income in a typical month, column percent

| Characteristics | All | 15 to 24 years | 25 to 34 years | 35 to 44 years | 45 to 54 years | 55 to 64 years | 65 years or more |
|---|---------|----------------|----------------|----------------|----------------|----------------|------------------|
| Number of Households (1000s) | 111,477 | 5,800 | 18,386 | 18,549 | 20,051 | 21,160 | 27,531 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Electronic payment from bank account (Percent) | | | | | | | |
| Yes | 68.4 | 67.1 | 75.8 | 75.3 | 73.7 | 67.3 | 55.9 |
| No | 31.6 | 32.9 | 24.2 | 24.7 | 26.3 | 32.7 | 44.1 |
| Personal check (Percent) | | | | | | | |
| Yes | 61.3 | 43.5 | 46.5 | 54.3 | 60.8 | 66.3 | 76.3 |
| No | 38.7 | 56.5 | 53.5 | 45.7 | 39.2 | 33.7 | 23.7 |
| Debit card (Percent) | | | | | | | |
| Yes | 47.3 | 63.0 | 62.9 | 56.0 | 51.1 | 42.1 | 29.1 |
| No | 52.7 | 37.0 | 37.1 | 44.0 | 48.9 | 57.9 | 70.9 |
| Credit card (Percent) | | | | | | | |
| Yes | 24.8 | 23.3 | 29.1 | 27.4 | 24.0 | 22.9 | 22.7 |
| No | 75.2 | 76.7 | 70.9 | 72.6 | 76.0 | 77.1 | 77.3 |
| Bank money order or cashiers check (Percent) | | | | | | | |
| Yes | 5.7 | 9.4 | 7.3 | 6.3 | 6.0 | 5.1 | 3.6 |
| No | 94.3 | 90.6 | 92.7 | 93.7 | 94.0 | 94.9 | 96.4 |
| Cash (Percent) | | | | | | | |
| Yes | 15.9 | 23.9 | 20.1 | 18.4 | 16.1 | 15.6 | 9.8 |
| No | 84.1 | 76.1 | 79.9 | 81.6 | 83.9 | 84.4 | 90.2 |
| Nonbank money order (Percent) | | | | | | | |
| Yes | 6.9 | 13.7 | 9.1 | 7.9 | 6.5 | 6.6 | 3.6 |
| No | 93.1 | 86.3 | 90.9 | 92.1 | 93.5 | 93.4 | 96.4 |
| Prepaid card (Percent) | | | | | | | |
| Yes | 2.3 | 3.4 | 3.2 | 3.3 | 2.7 | 1.9 | 0.7 |
| No | 97.7 | 96.6 | 96.8 | 96.7 | 97.3 | 98.1 | 99.3 |
| Other (Percent) | | | | | | | |
| Yes | 1.2 | 1.0 | 1.3 | 1.2 | 1.1 | 0.8 | 1.7 |
| No | 98.8 | 99.0 | 98.7 | 98.8 | 98.9 | 99.2 | 98.3 |
| None selected (Percent) | | | | | | | |
| Yes | 0.5 | 0.5 | 0.4 | 0.4 | 0.5 | 0.5 | 0.6 |
| No | 99.5 | 99.5 | 99.6 | 99.6 | 99.5 | 99.5 | 99.4 |
| Any bank method (Percent) | | | | | | | |
| Yes | 93.8 | 91.5 | 92.7 | 93.0 | 93.9 | 93.5 | 95.8 |
| No | 6.2 | 8.5 | 7.3 | 7.0 | 6.1 | 6.5 | 4.2 |
| Only bank methods (Percent) | | | | | | | |
| Yes | 78.2 | 65.9 | 72.8 | 75.5 | 78.1 | 78.9 | 85.7 |
| No | 21.8 | 34.1 | 27.2 | 24.5 | 21.9 | 21.1 | 14.3 |

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.9 Methods Used to Receive Income in a Typical Month by Age, 2017

For all households that paid bills and received income in a typical month, column percent

| Characteristics | All | 15 to 24 years | 25 to 34 years | 35 to 44 years | 45 to 54 years | 55 to 64 years | 65 years or more |
|--|---------|----------------|----------------|----------------|----------------|----------------|------------------|
| Number of Households (1000s) | 111,477 | 5,800 | 18,386 | 18,549 | 20,051 | 21,160 | 27,531 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Direct deposit or electronic transfer into bank account (Percent) | | | | | | | |
| Yes | 86.7 | 81.2 | 85.1 | 83.5 | 85.0 | 86.1 | 92.9 |
| No | 13.3 | 18.8 | 14.9 | 16.5 | 15.0 | 13.9 | 7.1 |
| Paper check or money order (Percent) | | | | | | | |
| Yes | 27.6 | 35.8 | 27.6 | 31.5 | 30.7 | 28.4 | 20.5 |
| No | 72.4 | 64.2 | 72.4 | 68.5 | 69.3 | 71.6 | 79.5 |
| Cash (Percent) | | | | | | | |
| Yes | 7.9 | 14.4 | 10.3 | 10.2 | 8.3 | 7.1 | 3.8 |
| No | 92.1 | 85.6 | 89.7 | 89.8 | 91.7 | 92.9 | 96.2 |
| Direct deposit or electronic transfer onto prepaid card (Percent) | | | | | | | |
| Yes | 3.4 | 6.3 | 3.6 | 4.1 | 4.3 | 3.1 | 1.6 |
| No | 96.6 | 93.7 | 96.4 | 95.9 | 95.7 | 96.9 | 98.4 |
| Other (Percent) | | | | | | | |
| Yes | 1.8 | 1.8 | 1.8 | 2.0 | 1.6 | 2.0 | 1.7 |
| No | 98.2 | 98.2 | 98.2 | 98.0 | 98.4 | 98.0 | 98.3 |
| Used nonbank check casher (Percent) | | | | | | | |
| Yes | 1.9 | 4.5 | 3.1 | 2.5 | 1.8 | 1.5 | 0.6 |
| No | 98.1 | 95.5 | 96.9 | 97.5 | 98.2 | 98.5 | 99.4 |
| None selected (Percent) | | | | | | | |
| Yes | 1.6 | 1.9 | 1.1 | 1.1 | 1.2 | 1.6 | 2.5 |
| No | 98.4 | 98.1 | 98.9 | 98.9 | 98.8 | 98.4 | 97.5 |
| Any bank method (Percent) | | | | | | | |
| Yes | 93.2 | 90.0 | 91.4 | 92.0 | 93.0 | 93.7 | 95.6 |
| No | 6.8 | 10.0 | 8.6 | 8.0 | 7.0 | 6.3 | 4.4 |
| Only bank methods (Percent) | | | | | | | |
| Yes | 84.1 | 74.3 | 81.5 | 81.1 | 83.2 | 84.9 | 89.8 |
| No | 15.9 | 25.7 | 18.5 | 18.9 | 16.8 | 15.1 | 10.2 |

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.10 Methods Used to Pay Bills in a Typical Month by Race/Ethnicity, 2017

For all households that paid bills and received income in a typical month, column percent

| Characteristics | All | Black | Hispanic | Asian | White | Other |
|---|---------|--------|----------|-------|--------|-------|
| Number of Households (1000s) | 111,477 | 14,920 | 13,532 | 5,552 | 75,668 | 1,804 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Electronic payment from bank account (Percent) | | | | | | |
| Yes | 68.4 | 55.0 | 57.2 | 78.6 | 72.3 | 64.1 |
| No | 31.6 | 45.0 | 42.8 | 21.4 | 27.7 | 35.9 |
| Personal check (Percent) | | | | | | |
| Yes | 61.3 | 45.7 | 44.6 | 59.3 | 67.8 | 49.7 |
| No | 38.7 | 54.3 | 55.4 | 40.7 | 32.2 | 50.3 |
| Debit card (Percent) | | | | | | |
| Yes | 47.3 | 54.2 | 53.6 | 39.8 | 45.2 | 54.9 |
| No | 52.7 | 45.8 | 46.4 | 60.2 | 54.8 | 45.1 |
| Credit card (Percent) | | | | | | |
| Yes | 24.8 | 18.3 | 20.7 | 44.2 | 25.6 | 17.9 |
| No | 75.2 | 81.7 | 79.3 | 55.8 | 74.4 | 82.1 |
| Bank money order or cashiers check (Percent) | | | | | | |
| Yes | 5.7 | 11.7 | 9.4 | 4.9 | 3.8 | 8.6 |
| No | 94.3 | 88.3 | 90.6 | 95.1 | 96.2 | 91.4 |
| Cash (Percent) | | | | | | |
| Yes | 15.9 | 27.2 | 31.8 | 10.2 | 11.1 | 22.4 |
| No | 84.1 | 72.8 | 68.2 | 89.8 | 88.9 | 77.6 |
| Nonbank money order (Percent) | | | | | | |
| Yes | 6.9 | 18.6 | 13.0 | 2.0 | 3.7 | 12.1 |
| No | 93.1 | 81.4 | 87.0 | 98.0 | 96.3 | 87.9 |
| Prepaid card (Percent) | | | | | | |
| Yes | 2.3 | 6.3 | 2.2 | 1.0 | 1.5 | 4.4 |
| No | 97.7 | 93.7 | 97.8 | 99.0 | 98.5 | 95.6 |
| Other (Percent) | | | | | | |
| Yes | 1.2 | 1.7 | 1.8 | 1.1 | 1.0 | 2.3 |
| No | 98.8 | 98.3 | 98.2 | 98.9 | 99.0 | 97.7 |
| None selected (Percent) | | | | | | |
| Yes | 0.5 | 1.1 | 0.6 | 0.2 | 0.4 | 0.4 |
| No | 99.5 | 98.9 | 99.4 | 99.8 | 99.6 | 99.6 |
| Any bank method (Percent) | | | | | | |
| Yes | 93.8 | 85.0 | 84.9 | 97.7 | 97.0 | 87.9 |
| No | 6.2 | 15.0 | 15.1 | 2.3 | 3.0 | 12.1 |
| Only bank methods (Percent) | | | | | | |
| Yes | 78.2 | 57.9 | 60.1 | 87.0 | 85.1 | 65.3 |
| No | 21.8 | 42.1 | 39.9 | 13.0 | 14.9 | 34.7 |

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

G.11 Methods Used to Receive Income in a Typical Month by Race/Ethnicity, 2017

For all households that paid bills and received income in a typical month, column percent

| Characteristics | All | Black | Hispanic | Asian | White | Other |
|--|---------|--------|----------|-------|--------|-------|
| Number of Households (1000s) | 111,477 | 14,920 | 13,532 | 5,552 | 75,668 | 1,804 |
| Percent of Households | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Direct deposit or electronic transfer into bank account (Percent) | | | | | | |
| Yes | 86.7 | 80.3 | 73.8 | 88.0 | 90.3 | 83.5 |
| No | 13.3 | 19.7 | 26.2 | 12.0 | 9.7 | 16.5 |
| Paper check or money order (Percent) | | | | | | |
| Yes | 27.6 | 22.0 | 34.0 | 22.3 | 28.0 | 27.9 |
| No | 72.4 | 78.0 | 66.0 | 77.7 | 72.0 | 72.1 |
| Cash (Percent) | | | | | | |
| Yes | 7.9 | 8.3 | 13.9 | 7.0 | 6.9 | 7.5 |
| No | 92.1 | 91.7 | 86.1 | 93.0 | 93.1 | 92.5 |
| Direct deposit or electronic transfer onto prepaid card (Percent) | | | | | | |
| Yes | 3.4 | 7.5 | 2.9 | 2.5 | 2.6 | 8.0 |
| No | 96.6 | 92.5 | 97.1 | 97.5 | 97.4 | 92.0 |
| Other (Percent) | | | | | | |
| Yes | 1.8 | 2.6 | 1.8 | 1.3 | 1.7 | 3.5 |
| No | 98.2 | 97.4 | 98.2 | 98.7 | 98.3 | 96.5 |
| Used nonbank check casher (Percent) | | | | | | |
| Yes | 1.9 | 4.7 | 4.1 | 0.2 | 1.1 | 2.7 |
| No | 98.1 | 95.3 | 95.9 | 99.8 | 98.9 | 97.3 |
| None selected (Percent) | | | | | | |
| Yes | 1.6 | 2.9 | 1.9 | 1.3 | 1.3 | 2.0 |
| No | 98.4 | 97.1 | 98.1 | 98.7 | 98.7 | 98.0 |
| Any bank method (Percent) | | | | | | |
| Yes | 93.2 | 84.5 | 85.2 | 96.3 | 96.2 | 89.0 |
| No | 6.8 | 15.5 | 14.8 | 3.7 | 3.8 | 11.0 |
| Only bank methods (Percent) | | | | | | |
| Yes | 84.1 | 75.1 | 75.3 | 87.9 | 87.3 | 77.0 |
| No | 15.9 | 24.9 | 24.7 | 12.1 | 12.7 | 23.0 |

Excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

H.1 Household Characteristics by Use of Bank Methods to Pay Bills and Receive Income in a Typical Month, 2017

For all underbanked households that paid bills and received income in a typical month, column percent

| Characteristics | Underbanked group 1 | Underbanked group 2 |
|--|---------------------|---------------------|
| Number of Households (1000s) | 10,781 | 11,423 |
| Percent of Households | 100.0 | 100.0 |
| Family income (Percent) | | |
| Less than \$15,000 | 8.3 | 18.5 |
| \$15,000 to \$30,000 | 12.3 | 22.9 |
| \$30,000 to \$50,000 | 22.3 | 26.2 |
| \$50,000 to \$75,000 | 22.5 | 17.3 |
| At least \$75,000 | 34.5 | 15.1 |
| Education (Percent) | | |
| No high school diploma | 7.9 | 16.1 |
| High school diploma | 23.6 | 31.6 |
| Some college | 30.3 | 34.4 |
| College degree | 38.2 | 17.9 |
| Age group (Percent) | | |
| 15 to 24 years | 6.1 | 10.2 |
| 25 to 34 years | 18.5 | 21.8 |
| 35 to 44 years | 19.0 | 20.3 |
| 45 to 54 years | 19.9 | 17.2 |
| 55 to 64 years | 17.9 | 18.0 |
| 65 years or more | 18.6 | 12.5 |
| Race/Ethnicity (Percent) | | |
| Black | 17.4 | 27.9 |
| Hispanic | 16.6 | 22.1 |
| Asian | 7.2 | 2.2 |
| White | 57.1 | 44.9 |
| Other | 1.8 | 2.9 |
| Disability status (Percent) | | |
| Disabled, age 25 to 64 | 8.3 | 14.6 |
| Not disabled, age 25 to 64 | 67.0 | 62.6 |
| Not applicable (not age 25 to 64) | 24.7 | 22.7 |
| Monthly income volatility (Percent) | | |
| Income was about the same each month | 75.5 | 66.8 |
| Income varied somewhat from month to month | 19.7 | 26.0 |
| Income varied a lot from month to month | 4.7 | 7.1 |
| Unknown | 0.1 | - |
| Employment status (Percent) | | |
| Employed | 68.4 | 66.9 |
| Unemployed | 2.2 | 4.3 |
| Not in labor force | 29.4 | 28.8 |
| Homeownership (Percent) | | |
| Homeowner | 59.8 | 38.1 |
| Non-homeowner | 40.2 | 61.9 |

H.1 Household Characteristics by Use of Bank Methods to Pay Bills and Receive Income in a Typical Month, 2017

For all underbanked households that paid bills and received income in a typical month, column percent

| Characteristics | Underbanked group 1 | Underbanked group 2 |
|---|---------------------|---------------------|
| Household type (Percent) | | |
| Married couple | 49.7 | 36.8 |
| Unmarried female-headed family | 12.7 | 21.1 |
| Unmarried male-headed family | 5.2 | 8.4 |
| Female individual | 16.4 | 15.4 |
| Male individual | 15.8 | 18.1 |
| Other | 0.2 | 0.1 |
| Nativity (Percent) | | |
| U.S.-born | 79.1 | 80.1 |
| Foreign-born citizen | 10.5 | 8.0 |
| Foreign-born non-citizen | 10.3 | 11.9 |
| Spanish only language spoken (Percent) | | |
| Spanish is not only language spoken | 96.0 | 91.7 |
| Spanish is only language spoken | 4.0 | 8.3 |
| Metropolitan status (Percent) | | |
| Metropolitan area - principal city | 30.9 | 35.7 |
| Metropolitan area - balance | 44.5 | 34.3 |
| Not in metropolitan area | 11.8 | 15.2 |
| Not identified | 12.8 | 14.9 |
| Geographic region (Percent) | | |
| Northeast | 17.9 | 15.1 |
| Midwest | 18.1 | 18.7 |
| South | 40.3 | 45.6 |
| West | 23.7 | 20.6 |

Excludes households with missing information on whether the household saved for unexpected expenses or emergencies; used one or more mainstream credit products; used credit AFS; applied for, was denied, or felt discouraged about applying for a credit card or bank personal loan; or fell behind on bills. Also excludes households with missing information on use of prepaid cards or nonbank money orders or check cashers in the past 12 months, on methods used to pay bills or receive income, or where the household indicated that it did not pay bills or receive income in a typical month. Households in underbanked group 1 used only bank methods to pay bills and receive income in a typical month, while households in underbanked group 2 did not exclusively use bank methods to pay bills and receive income in a typical month. NA indicates that the sample size is too small to produce a precise estimate. - indicates an estimate of zero. The population proportion may be slightly greater than zero. Estimates do not always reconcile to totals because of rounding.

